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SECOND ANNUAL AND THIRTY-SIXTH

REPORT

of the

COMMISSIONER OF FINANCIAL INSTITUTIONS

State of Utah

To His Excellency

SCOTT M. MATHESON

Governor

For the Period July 1, 1981 to June 30, 1982

Elaine B. Weis

Elaine B. Weis
Commissioner of Financial Institutions

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STATE OF UTAH

Department of Financial Institutions

Personnel

Elaine B. Weis	Commissioner of Financial Institutions and Administrator of Consumer Credit
Richard L. Burt	Chief Examiner
Avon T. Francis	Assistant Chief Examiner
Stewart G. Vernon	Assistant Chief Examiner
Garry R. Cox	Senior Examiner
G. Edward Leary	Senior Examiner
James E. Shaw	Senior Examiner
Lynn J. Woolley	Senior Examiner
Hardy J. Rogers	Deputy Administrator of Consumer Credit

Examiners

David J. Barker
Marjorie A. Billings
William A. Boldt
Robert Bush
Ronald R. Draughon
Brent Gardner
Ken Goddard
Milton N. Hepworth
Young T. Hong
David A. Kwant
Rex A. Madson
Paul West Martin
Marilyn R. Mills
Robert B. Mitchell
Wm. Dale Opperman
Orla Beth Peck
William Reuling
Mark H. Smith
Lonny J. Stillman
Richard C. Swenson
Jeffrey D. Thomas
S. Mike Van Meeteren

Clerical

Rebecca Hobbs	Office Manager
Dolores Butcher	Secretary to Commissioner
Martha Henrie	Secretary
Valerie Wilde	Secretary

Members of State Board of Financial Institutions		Term Expires
Elaine B. Weis	Chairman	
Donald W. Bleazard		7-1-85
W. S. Brimhall		7-1-85
Judy Buffmire		7-1-83
Leroy P. Taylor		7-1-83
Richard A. Van Winkle		7-1-85

STATE OF UTAH

OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS

SALT LAKE CITY

To His Excellency, Scott M. Matheson
Governor of the State of Utah

Sir:

Pursuant to Section 7-1-211, Utah Code Annotated 1953, I submit herewith the Second Annual and Thirty-Sixth Report of the Department of Financial Institutions for the period July 1, 1981 to June 30, 1982.

Respectfully submitted,

Elaine B. Lewis

COMMISSIONER

DEPARTMENT HISTORY

During the years 1896 to 1907 state banks were regulated and supervised by the Secretary of State.

In 1907 the Legislature passed a law creating the office of Bank Examiner to examine banks and other financial institutions, as requested of him by the Secretary of State.

The Legislature in 1911 passed a law providing for the office of Bank Commissioner, and designated the Secretary of State as the Ex Officio Bank Commissioner.

The Banking Department was created by an Act of the Legislature in 1913, with a Bank Commissioner to be appointed by the Governor with the consent of the Senate, and continues to function under the authoritity of Title 7, Utah Code Annotated 1953, as amended.

In 1967 the Legislature passed an act which amended Section 7-1-1, Utah Code Annotated 1953, as amended by Chapter 7, Laws of Utah 1963, providing for changing the name of the department to the State Department of Financial Institutions and changing the title of its chief officer to Commissioner of Financial Institutions.

Prior to July 1, 1969, the department supervised all state-chartered banks, building and loan associations, industrial loan corporations, small loan companies, and credit unions. The Utah Uniform Consumer Credit Code was enacted by the 38th Legislature, effective July 1, 1969, and the department was charged with the responsibility of administering this law along with the laws governing banks, building and loan associations, industrial loan corporations and credit unions. The Small Loan Act was repealed with provisions made for the licensing of the Supervised Lender under the Utah Uniform Consumer Credit Code. At this same time, the Regulated Lender, consisting largely of selling organizations in which consumer credit transactions are initiated, also came into being. The last named institutions, although not licensed, are required to file notification with the department.

The 1981 Legislature passed an act, SB-134, which was effective July 1, 1981, recodifying the laws governing financial institutions in the state of Utah. The Act clarified the supervisory powers of the Department of Financial Institutions; subjected previously unregulated financial services to supervision and regulation by the department; limited the jurisdiction of the department to prevent overlapping and duplicating regulation; granted state-chartered financial institutions the same operating powers as Congress has granted federally-chartered institutions, and provided for reciprocity with regard to the entry of foreign financial institutions.

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to date

APPROPRIATION

July 1, 1981 to June 30, 1982

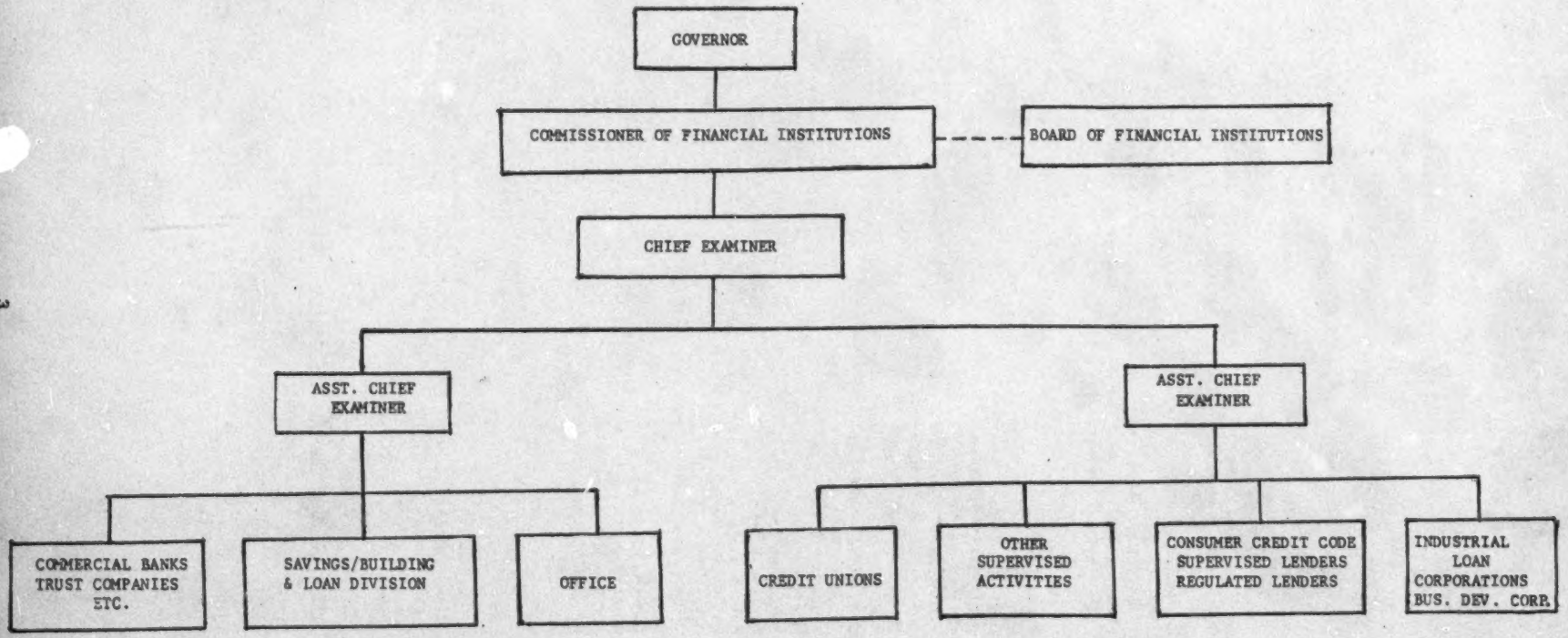
July 1, 1981 to June 30, 1982	1,206,200.00	
From Financial Institutions Restricted Fund Share General Government Overhead	14,892.00	
Total Appropriations for period shown		1,221,092.00

EXPENDITURES

July 1, 1981 to June 30, 1982

Personal Services	712,294.44
Employer's Contributions	
Retirement	101,914.45
Other Employment Benefits	87,307.07
Travel Expense	44,298.38
Current Expense	65,868.28
Capital Outlay	591.40
Share of Government Overhead	14,892.00
Total Expenditures	1,027,166.02
Balance of Appropriation Unexpended Lapsed to Restricted Fund Balance	193,925.98
Total expenditures for period shown	1,221,092.00

STATE DEPARTMENT OF FINANCIAL INSTITUTIONS



CASH RECEIPTS
July 1, 1981 to June 30, 1982

FEES:		1981-1982
Banks	Supervisory & Examination	424,388.09
	Examination Fees - Trust Departments	8,775.00
	Unit and Branch Application Fees	16,000.00
Savings/Building & Loan Associations	Supervisory and Examination Fees	71,974.01
Industrial Loan Corporations	Basic Fees	28,800.00
	Examinations	111,046.91
	Corporation and Branch Applications	9,000.00
Supervised Lenders	Basic and Volume Fees	19,694.00
	Examination Fee	23,800.00
Credit Unions	Basic Fees	216,898.94
	Examination Fees	128,312.00
Regulated Lenders	Registration Fees	98,313.05
Financial Institution Holding Companies	Annual Fees	1,000.00
Miscellaneous	Sale of U3C Books, etc.	2,196.11
Reimbursements		
Total Deposited with State Treasurer		1,160,198.11

CERTIFICATE

County of Salt Lake)
) ss.
State of Utah)

I, Elaine B. Weis, Commissioner of Financial Institutions of the State of Utah, do hereby certify that the foregoing are true and correct statements of the accounts as shown by the records of this department for the period July 1, 1981 to June 30, 1982.

Dated this 22nd day of September, 1982, at Salt Lake City.

Elaine B. Weis
Commissioner of Financial Institutions
State of Utah

Subscribed and sworn to before me this
22nd day of September, 1982.

Notary Public

Residing at Salt Lake City, Utah
My Commission expires: 1-1-84

STATE BANKS

STATE BANKS
Fifty-five Banks - One hundred forty-seven Branches
June 30, 1982

Name of Bank	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Iron County	Parowan	Iron
Escalante	Escalante	Garfield
LaVerkin	LaVerkin	Washington
Bank of Utah	Ogden	Weber
Centerville	Centerville	Davis
Redwood Road	Salt Lake City	Salt Lake
East Layton	East Layton	Davis
Clearfield	Clearfield	Davis
Riverdale	Riverdale	Weber
Brigham City	Brigham City	Box Elder
Garland	Garland	Box Elder
Sandy	Sandy	Salt Lake
Smithfield	Smithfield	Cache
Roy	Roy	Weber
West Temple	Salt Lake City	Salt Lake
North Roy	North Roy	Weber
Eagle Gate Branch	Salt Lake City	Salt Lake
South Ogden Branch	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
Plain City	Plain City	Weber
Ben Lomond	Ogden	Weber
Pleasant View	Pleasant View	Weber
Huntsville	Huntsville	Salt Lake
Seventh South	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Basin State Bank	Vernal	Uintah
Bear River State Bank	Tremonton	Box Elder
Bonneville Bank	Provo	Utah
Bountiful Valley Bank	Bountiful	Davis
Box Elder County Bank	Brigham City	Box Elder
South Branch	Perry	Box Elder
Brighton Bank	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
Capital City Bank	South Salt Lake	Salt Lake
City Branch	Salt Lake City	Salt Lake
Central Bank & Trust	Provo	Utah
Springville	Springville	Utah
Riverside Plaza	Provo	Utah
Mapleton	Mapleton	Utah
Spanish Fork	Spanish Fork	Utah
Payson	Payson	Utah
The Citizens Bank	Ogden	Weber
Roy	Roy	Weber
North Temple	Salt Lake City	Salt Lake
Kamas	Kamas	Summit
East Layton	East Layton	Davis
Clearfield State Bank	Clearfield	Davis
Sunset	Sunset	Davis
Clinton	Clinton	Davis
Syracuse	Syracuse	Davis
Commercial Security Bank	Ogden	Weber
21st South	Salt Lake City	Salt Lake
4th East 4th South	Salt Lake City	Salt Lake
Grantsville	Grantsville	Tooele
Logan	Logan	Cache
Beehive	Salt Lake City	Salt Lake
Southwest	South Ogden	Weber
Provo	Provo	Utah
Sugarhouse	Salt Lake City	Salt Lake
Orem	Orem	Utah
Tooele	Tooele	Tooele

State Banks Continued: Page 2

Name of Bank	City	County
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
North Salt Lake	North Salt Lake	Salt Lake
Midvale	Midvale	Salt Lake
Harrison Blvd.	Ogden	Weber
Helper	Helper	Carbon
Green River	Green River	Emery
Price	Price	Carbon
Wendover	Wendover	Tooele
South State	Salt Lake City	Salt Lake
University	Salt Lake City	Salt Lake
West Valley City	West Valley City	Salt Lake
Crossroads	Salt Lake City	Salt Lake
Olympus Hills	Salt Lake City	Salt Lake
Continental Bank & Trust Co.	Salt Lake City	Salt Lake
Fourth South	Salt Lake City	Salt Lake
Central	Salt Lake City	Salt Lake
South Temple	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Parleys View	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Research Park Branch	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake
Davis County Bank	Farmington	Davis
Centerville	Centerville	Davis
Deseret Bank	Pleasant Grove	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Lindon	Lindon	Utah
Orem	Orem	Utah
Dixie State Bank	St. George	Washington
Hurricane	Hurricane	Washington
Draper Bank and Trust	Draper	Salt Lake
West Jordan	West Jordan	Salt Lake
Sandy	Sandy	Salt Lake
Empire State Bank of Layton	Layton	Davis
Family Bank	Ogden	Weber
Roy	Roy	Weber
Far West Bank	Provo	Utah
Fairview	Fairview	Utah
Mt. Pleasant	Mt. Pleasant	Sanpete
Salem	Salem	Utah
First Security State Bank	Salt Lake City	Salt Lake
Broadway	Salt Lake City	Salt Lake
Cove Point	Salt Lake City	Salt Lake
Rose Park	Salt Lake City	Salt Lake
Atherton Ctr.	Salt Lake City	Salt Lake
Canyon Center	Sandy	Salt Lake
Golden Spike State Bank	Tremonton	Box Elder
Guardian State Bank	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Heritage Bank & Trust	Salt Lake City	Salt Lake
Holladay Bank & Trust	Salt Lake City	Salt Lake
Granger	West Valley City	Salt Lake
Lewiston State Bank	Lewiston	Cache
North Park Bank of Commerce	North Logan	Cache
Bear Lake	Garden City	Rich
Pioneer Bank	Salt Lake City	Salt Lake
151 S. Main	Salt Lake City	Salt Lake
1735 S. 300 West	Salt Lake City	Salt Lake
Pioneer State Bank	Salt Lake City	Salt Lake
Rocky Mountain State Bank	Salt Lake City	Salt Lake
Rocky Mountain State Bank of Bountiful	Bountiful	Davis

Name of Bank	City	County
Sandy State Bank	Sandy	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Silver King State Bank	Park City	Summit
State Bank of Southern Utah	Cedar City	Iron
Long Valley	Orderville	Kane
Kanab	Kanab	Kane
Circleville	Circleville	Piute
State Bank of Wayne	Loa	Wayne
Sun Capital Bank	St. George	Washington
Tracy-Collins Bank & Trust	Salt Lake City	Salt Lake
County Branch	Salt Lake City	Salt Lake
West Valley	West Valley City	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Midtown Office	Salt Lake City	Salt Lake
Holladay Office	Holladay	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Snowbird	Alta	Salt Lake
American	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake
SLC Intnl. Airport #1	Salt Lake City	Salt Lake
SLC Intnl. Airport #2	Salt Lake City	Salt Lake
Woods Cross	Woods Cross	Davis
Sandy	Sandy	Salt Lake
North Salt Lake	North Salt Lake	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Hunter (Copperview)	W. Valley City	Salt Lake
Union Bank	Salt Lake City	Salt Lake
Parkview	Salt Lake City	Salt Lake
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Salt Lake
Main Street	Salt Lake City	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Utah Firstbank	Salt Lake	Salt Lake
Crossroads	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Utah Valley Bank	Orem	Utah
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Broadway	Salt Lake City	Salt Lake
Delta	Delta	Millard
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
East Murray	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger/Hunter	West Valley City	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Highland Drive	Salt Lake City	Salt Lake
Olympus	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
East 39th South	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Foothill	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Granger	West Valley City	Salt Lake
Taylorsville	Taylorsville	Salt Lake
South Temple	Salt Lake City	Salt Lake
Family Center	Midvale	Salt Lake
Bennion Family Center 5656 S. Redwood Rd.	Salt Lake City	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
Santaquin	Santaquin	Utah
Wasatch Bank of Lehi	Lehi	Utah
Wasatch Bank of Pleasant Grove	Pleasant Grove	Utah
Weber Valley Bank	Ogden	Weber
Riverdale	Riverdale	Weber

OPERATING STATE BANKS AND BRANCHES:

STATE BANKS - June 30, 1982	55
BRANCHES - June 30, 1982	147
STATE BANKS - June 30, 1981	66
BRANCHES - June 30, 1981	167

Bank Charters Approved:	Approval Date	Opening Date
First Gibraltar Bank, Provo	6-5-79	(Expired 1-5-82)
Golden West Bank, Orem	10-30-80	
Branch Banks Approved:		
Bank of American Fork	12-20-78	
Highland		
Central Bank & Trust		
Orem - Limited Service	12-16-81	
Spanish Fork - Limited Service	1-25-82	
Continental Bank & Trust		
University of Utah, Salt Lake City	7-29-70	
West Jordan	2-4-80	
Cottonwood Security Bank		
3500 East 7800 South, Salt Lake City	7-6-81	12-30-81
Davis County Bank		
Fruit Heights	4-15-81	(Expired 4-15-82)
Centerville	7-21-81	4-19-82
Layton	10-30-81	
Draper Bank & Trust		
10400 South Redwood Road, Riverton	7-28-81	
Family Bank		
Roy	8-28-79	9-15-80
3200 Harrison Blvd., Ogden	10-22-81	
Far West Bank		
Mt. Pleasant	8-27-81	11-1-81
Orem	10-29-81	
2200 North Canyon Road, Provo	3-4-82	
Pioneer Bank		
151 South Main, Salt Lake City	7-20-81	7-29-81
Rocky Mountain Bank		
11500 South Redwood Road, Riverton	10-30-81	
Silver King State Bank		
Vicinity of Heber Ave. & Main, Park City	5-12-82	
State Bank of Southern Utah		
Circleville	4-15-81	5-24-82
Tracy Collins Bank & Trust		
7220 South 2000 East, Salt Lake City	8-27-81	
2700 South 300 West, Salt Lake City	9-25-81	
Utah Bank & Trust		
Centerville - Limited Service	4-28-82	
Utah First Bank		
Crossroads Mall, Salt Lake City	8-6-81	12-29-81
Utah Independent Bank		
Beaver	5-1-81	7-8-81
Utah Valley Bank		
Spanish Fork	8-27-81	
Valley Bank & Trust		
2nd South and State, Salt Lake City	8-6-80	

COMPARATIVE REPORT OF TOTAL ASSETS OF INSTITUTIONS
Supervised by the Commissioner of Financial Institutions
June 30, 1982

The following is the number and size of financial institutions under the supervision of the State Department of Financial Institutions as of the dates shown:

June 30, 1982 No. of Institutions	No. of Branches	Name of Industry	June 30, 1982 Total Assets	June 30, 1981 No. of Institutions	No. of Branches	June 30, 1981 Total Assets	Increase or (Decrease)
55	147	State Banks	2,767,418,000	66	167	3,302,942,000	(5,355,240)
11	191	Savings/Building & Loan Associations	3,680,382,506*	11	135	3,025,707,530	654,674,976+
Dec. 31, 1981 No. of Institutions			Dec. 31, 1981 Total Assets	Dec. 31, 1980 No. of Institutions		Dec. 31, 1980 Total Assets	
57	52	Industrial Loan Corporations	522,363,247	56	37	392,495,449	129,867,798+
204	22	Credit Unions	852,621,377	218	19	801,508,639	51,112,738+
50	#47	Supervised Lender Licenses	275,440,666	67	#69	293,162,060	(17,721,394)
1,889		Registered Regulated Lender	(not requested)	1,864		(not requested)	

#Additional locations
*Only the assets of the Kearns, Utah branch totaling 419,611 are included rather than the total assets of Equitable Savings and Loan Association, Portland, Oregon.

STATE BANKS - June 30, 1982

Name of Bank	City	County	Organized	President	Cashier
Bank of American Fork	American Fork	Utah	1913	Glen T. Anderson	Larry R. Miner
Bank of Ephraim	Ephraim	Sanpete	1905	Curtis J. Armstrong	Roy M. Anderson
Bank of Iron County	Parowan	Iron	1947	D. Robinson	Rodger E. Allen
Bank of Utah	Ogden	Weber	1952	Roderick H. Browning	Richard L. Chamberlain
Barnes Banking Company	Kaysville	Davis	1891	Alan B. Blood	Douglas C. Stranger
Basin State Bank	Vernal	Uintah	1980	Noel V. Jackman	Merlene Atwood
Bear River State Bank	Tremonton	Box Elder	1957	M. Douglas Hunsaker	Donald G. Stenquist
Bonneville Bank	Provo	Utah	1978	J. Douglas Christensen	Roger Bjarnson
Bountiful Valley Bank	Bountiful	Davis	1975	John G. Wells	Paul Smith
Box Elder County Bank	Brigham City	Box Elder	1952	Don A. Carlson	Robert C. Coleman
Brighton Bank	Salt Lake City	Salt Lake	1978	James R. Fraser	Philip C. Gibson
Capital City Bank	Salt Lake City	Salt Lake	1977	Norton Parker	
Central Bank and Trust	Springville	Utah	1891	F. Calvin Packard	D. Blaine Hadley
Citizens Bank	Ogden	Weber	1978*	Gary S. Harris	Steven P. Hirst
Clearfield State Bank	Clearfield	Davis	1917	Harold C. Steed	Cleon Wheeler
Commercial Security Bank	Ogden	Weber	1925	Robert H. Bischoff	John Howard
Continental Bank & Trust Co.	Salt Lake City	Salt Lake	1952*	A. L. Higgins, Jr.	R. Zane Morrison
Cottonwood Security Bank	Salt Lake City	Salt Lake	1978	Lynn B. Barney	Seth S. Mouritsen
Davis County Bank	Farmington	Davis	1892	Carl W. Buchanan	Kay Christensen
Deseret Bank	Pleasant Grove	Utah	1971	Kay L. Jacobs	Mildred B. Sutch
Dixie State Bank	St. George	Washington	1970	John W. Hickman	R. S. Miles
Draper Bank & Trust	Draper	Salt Lake	1975	Dewey C. Bluth	
Empire State Bank of Layton	Layton	Davis	1980	Layton P. Ott	James S. Evans
Family Bank	Ogden	Weber	1977	James W. Brown	Robert B. Isakson
Far West Bank	Provo	Utah	1975	Edward V. Blanchard	Mark Sowards
First Security State Bank	Salt Lake City	Salt Lake	1887	Frederick W. Champ	Jay D. Knudsen
Golden Spike State Bank	Tremonton	Box Elder	1979	O. Clive Garn	Preston J. Checketts
Guardian State	Kearns	Salt Lake	1980	Dan Mercer	Kathern Schenk
Gunnison Valley Bank	Gunnison	Sanpete	1909	Eugene Overfelt	Marge Coats
Heritage Bank & Trust	Salt Lake City	Salt Lake	1977	John R. Starley	Douglas Larrabee
Holladay Bank & Trust	Salt Lake City	Salt Lake	1973	Ronald J. Spratling, Jr.	
Lewiston State Bank	Lewiston	Cache	1905	Rex G. Plowman	Anthony Jon Hall
North Park Bank of Commerce	North Logan	Cache	1975	Mardell Nielsen	Michael K. Gomm
Pioneer Bank	Salt Lake City	Salt Lake	1976	Angus T. Shearer, Jr.	Robert T. Hunter

Name of Bank	City	County	Organized	President	Cashier
Pioneer State Bank	Salt Lake City	Salt Lake	1979	Walt H. Davidson	
Rocky Mountain State Bank	Salt Lake City	Salt Lake	1976	C. Alan Murdock	Judy N. Smith
Rocky Mountain State Bank of Bountiful	Bountiful	Davis	1979	C. Alan Murdock	Barry C. Gough
Sandy State Bank	Sandy	Salt Lake	1977	Ronald A. Carnago	Clea K. Rasmussen
Silver King State Bank	Park City	Summit	1971	R. A. Wilde	Darlene Bennett
State Bank of Southern Utah	Cedar City	Iron	1957	Loren A. Whetten	Eldon W. Schmutz
State Bank of Wayne	Loa	Wayne	1920	Guy L. Coombs	
Sun Capital Bank	St. George	Washington	1974	D. E. Schmutz	J. W. Allen
Tracy-Collins Bank & Trust Co.	Salt Lake City	Salt Lake	1884	Charles R. Canfield	Peter K. Ringger
Union Bank	Salt Lake City	Salt Lake	1978	Jerald D. Holyoak	William L. Stone
United Bank	Murray	Salt Lake	1973	Frank A. Nelson, Jr.	Dorothy Ross Alder
Utah Bank & Trust	Bountiful	Davis	1967	M. H. Atwood	Lloyd E. Moon
Utah Firstbank	Salt Lake City	Salt Lake	1978	Harold E. Turley, Jr.	Mark C. Loosli
Utah Independent Bank	Salina	Sevier	1977	Robert B. White, Jr.	Mike Shaw
Utah Valley Bank	Orem	Utah	1977	John G. Wells	
Valley Bank & Trust Co.	Salt Lake City	Salt Lake	1948	Fred H. Stringham	Roy Barker
Valley Central Bank	Richfield	Sevier	1972	John G. Wells	Dennis O. Larson
Wasatch Bank	Orem	Utah	1971	Jackson Howard	Mary Lou Llewellyn
Wasatch Bank of Lehi	Lehi	Utah	1979	Jackson Howard	Vern Bailey
Wasatch Bank of Pleasant Grove	Pleasant Grove	Utah	1975	Jackson Howard	Edward W. Anderson
Weber Valley Bank	Ogden	Weber	1975	John G. Wells	Bruce F. Shepherd

*Date converted to a state chartered bank

Mergers:

Pioneer Bank, Salt Lake City, merged into Community Bank & Trust, Salt Lake City, on July 6, 1981.

First Security Bank of American Fork merged into First Security Bank of Utah, N.A. on November 30, 1981.

First Security Bank of Helper merged into First Security Bank of Utah, N.A. on November 30, 1981.

First Security Bank of Kaysville merged into First Security Bank of Utah, N.A. on November 30, 1981.

First Security Bank of Ogden merged into First Security Bank of Utah, N.A. on November 30, 1981.

First Security Bank of twelfth street, Ogden, merged into First Security Bank of Utah, N.A. on November 30, 1981.

Empire State Bank, Salt Lake City, merged into Guardian State Bank, Kearns, on April 5, 1982.

State Bank of Lehi, merged into Bank of Pleasant Grove on May 3, 1982.

Geneva State Bank, Orem, merged into Bank of Pleasant Grove on May 3, 1982.

Mountain View Bank, American Fork, merged into Bank of Pleasant Grove on May 3, 1982.

Conversion to National Bank

First Security State Bank of Layton applied for branch of First Security Bank of Utah, N.A. on July 16, 1981.

First Interstate Bank of Utah, Salt Lake City, April 1, 1982

Change of Name

Community Bank & Trust, Salt Lake City, changed name to Pioneer Bank on July 6, 1981.

Bank of Pleasant Grove, Pleasant Grove, changed name to Deseret Bank on May 3, 1982.

Branches Closed

Commercial Security
858 East 9400 South, Sandy 4-30-82

STATE BANKS MEMBERS OF FEDERAL RESERVE SYSTEM

Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
The Continental Bank and Trust Company	Salt Lake City
Cottonwood Security Bank	Salt Lake City
Golden Spike State Bank	Tremonton
Guardian State Bank	Kearns
Heritage Bank and Trust	Salt Lake City
North Park Bank of Commerce	Logan
Pioneer State Bank	Salt Lake City
Rocky Mountain State Bank	Salt Lake City
Rocky Mountain State Bank of Bountiful	Bountiful
Sandy State Bank	Sandy
Tracy-Collins Bank and Trust Company	Salt Lake City
Utah Firstbank	Salt Lake City
Utah Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City

STATE BANKS WITH SPECIAL TRUST POWERS

Bank of Utah	Ogden
Central Bank and Trust Company	Springville
Commercial Security Bank	Ogden
The Continental Bank and Trust Company	Salt Lake City
First Security State Bank	Salt Lake City
Holladay Bank and Trust Company	Holladay
Tracy-Collins Bank and Trust Company	Salt Lake City
Valley Bank and Trust Company	South Salt Lake

STATE BANKS WITH LIMITED TRUST POWERS

Guardian State Bank	Salt Lake City

TRUST COMPANIES

Deseret Trust Company	Salt Lake City
Steiner Trust Company	Ogden
FMA Trust Company	Salt Lake City

FOREIGN CORPORATION WITH LIMITED TRUST POWERS

Irving Trust Company	New York Corporation

NATIONAL BANKS WITH SPECIAL TRUST POWERS

First Security Bank of Utah, National Association	Ogden
Zions First National Bank	Salt Lake City
First Interstate Bank of Utah, N.A.	Salt Lake City

CHANGES IN COMMON CAPITAL

	June 30, 1981	June 30, 1982
Basin State Bank	894,000	925,000
Brighton Bank	505,000	500,000
Capital City Bank	710,000	865,000
Family Bank	382,000	443,000
Far West Bank	264,000	291,000
Golden Spike State Bank	706,000	848,000
Guardian State	800,000	1,100,000
Holladay Bank & Trust	439,000	702,000
North Park Bank of Commerce	525,000	548,000
Pioneer Bank	394,000	810,000
Pioneer State Bank	627,000	628,000
Sandy State Bank	504,000	500,000
Silver King State Bank	251,000	271,000
State Bank of Southern Utah	210,000	228,000
Sun Capital Bank	272,000	273,000
Tracy-Collins Bank & Trust Co.	8,101,000	8,100,000
Union Bank	490,000	665,000
Utah Bank & Trust Co.	1,004,000	1,211,000
Utah Firstbank	900,000	1,400,000
Utah Independent Bank	400,000	462,000
Wasatch Bank of Pleasant Grove	218,000	238,000

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CONSOLIDATED REPORTS OF CONDITION OF ALL STATE BANKS IN UTAH

Dollar amounts in thousands — Compiled as of June 30, 1982

ASSETS STATE BANKS	Cash & Due From Banks 1	U. S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12	Other Assets 13-15	TOTALS 16
Bank of American Fork	2,154	5,266	5,430	5,500	25,656	---	865	423	944	46,238
Bank of Ephraim	2,246	1,121	1,639	300	8,497	---	63	277	40	14,183
Bank of Iron County	999	2,408	736	---	15,984	---	800	807	1,135	22,869
Bank of Utah	18,028	12,943	11,867	4,500	88,916	---	6,319	405	5,920	158,898
Barnes Banking Company	5,106	5,991	5,159	1,300	18,165	1	323	9	847	36,901
Basin State Bank	47	---	212	2,350	12,003	---	1,178	---	535	16,325
Bear River State Bank	1,175	1,150	2,945	4,100	9,550	---	706	---	596	20,222
Bonneville Bank	2,402	100	---	350	4,774	---	304	---	204	8,134
Bountiful Valley Bank	517	1,878	---	1,350	6,273	---	275	---	286	10,579
Box Elder County Bank	4,091	1,500	---	7,300	30,032	---	1,182	5	1,058	45,168
Brighton Bank	1,213	200	101	1,000	12,506	314	1,028	29	492	16,983
Capital City Bank	1,523	1,303	2,069	150	12,637	---	889	---	963	19,534
Central Bank and Trust	4,354	10,342	5,377	2,875	34,139	---	3,800	637	1,557	63,081
Citizens Bank	6,126	4,886	4,339	---	57,955	369	1,645	2,717	3,587	81,824
Clearfield State Bank	5,392	4,226	6,276	1,900	15,859	---	928	12	330	34,923
Commercial Security Bank	93,752	68,238	57,885	4,200	293,567	---	15,171	4,686	11,512	549,011
Continental Bank and Trust	30,107	113,758	26,107	27,600	73,125	---	4,754	45	6,703	282,199
Cottonwood Security Bank	1,941	---	18	515	4,256	---	731	65	221	7,747
Davis County Bank	3,292	1,241	1,240	1,000	10,551	---	681	185	12	18,202
Deseret Bank	4,198	16,632	3,671	---	37,303	---	1,549	329	1,677	65,359
Dixie State Bank	2,206	1,432	2,389	1,600	18,792	---	2,500	52	661	29,632
Draper Bank and Trust	2,534	---	2,899	1,900	22,509	---	1,035	393	101	31,371
Empire State Bank of Layton	478	50	---	800	1,705	---	488	---	226	3,747
Family Bank	1,075	1,000	460	650	6,737	---	671	---	227	10,820
Far West Bank	1,946	200	50	2,450	11,523	---	659	441	923	18,192
First Security State Bank	2,190	11,447	3,847	11,100	61,367	345	2,386	496	1,793	94,971
Golden Spike State Bank	1,803	---	35	---	5,496	---	934	---	460	9,728
Guardian State Bank	1,307	200	296	660	10,438	---	2,056	330	1,225	16,512
Gunnison Valley Bank	1,707	1,577	2,830	---	10,248	---	71	---	---	16,433
Heritage State Bank	896	300	15	625	3,296	22	330	127	193	5,804
Holladay Bank and Trust	2,797	579	1,063	225	6,925	---	516	29	274	12,408
Lewiston State Bank	2,773	1,459	2,605	5,000	10,116	---	143	---	---	22,096
North Park Bank of Commerce	1,124	480	20	400	8,573	---	511	134	489	11,731
Pioneer Bank	848	691	---	1,809	9,982	---	942	64	578	14,914
Pioneer State Bank	767	100	30	924	4,068	---	145	188	127	6,349
Rocky Mountain State Bank	1,117	557	31	325	11,015	---	282	173	455	13,955
Rocky Mtn. State Bank of Bountiful	999	350	20	1,300	6,271	---	268	---	269	9,477
Sandy State Bank	964	583	307	1,675	12,102	---	509	338	866	17,344
Silver King State Bank	936	500	355	525	7,550	---	446	61	285	10,658
State Bank of Southern Utah	4,925	1,994	3,589	50	24,366	---	2,015	347	1,178	38,464
State Bank of Wayne	711	700	---	1,700	3,034	---	33	---	---	6,178
Sun Capital Bank	899	364	1,006	800	6,186	---	390	59	224	9,928
Tracy-Collins Bank and Trust	23,723	30,293	24,636	10,040	110,791	---	9,362	2,813	7,616	219,274
Union Bank	2,448	584	---	---	22,806	13	354	306	2,183	28,694
United Bank	1,342	3,589	878	675	10,873	---	785	42	537	18,721
Utah Bank and Trust	4,787	200	8,967	1,500	28,375	---	891	578	1,364	46,662
Utah Firstbank	2,385	433	207	1,000	23,325	---	2,296	460	1,702	31,808
Utah Independant Bank	840	---	14	1,025	4,628	---	602	129	16	7,254
Utah Valley Bank	948	524	---	800	5,651	---	493	---	520	8,936
Valley Bank and Trust	41,848	29,540	29,612	19,000	242,212	1,754	18,763	1,936	11,121	395,786
Valley Central Bank	2,010	3,026	707	350	18,242	---	486	93	1,013	25,927
Wasatch Bank	1,915	1,200	996	---	16,095	---	628	1,866	587	23,287
Wasatch Bank of Lehi	1,503	20	---	2,350	2,611	---	620	45	97	7,246
Wasatch Bank of Pleasant Grove	1,219	564	224	1,400	6,390	---	255	91	321	10,464
Weber Valley Bank	1,251	1,325	---	200	10,000	---	1,113	13	365	14,267
TOTAL STATE CHARTERED BANKS	309,984	359,044	223,159	139,148	1,537,046	3,018	97,169	22,235	76,615	2,767,418

LIABILITIES	Demand Deposits 24a	Time Deposits 24b	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33b	Surplus 34	Undivided Profits 35	Capital Reserves 36	TOTALS 38
	6,650	34,086	---	741	---	125	2,175	2,462	---	46,238
	3,198	8,472	---	---	---	50	600	1,863	---	14,183
	16,925	3,483	600	527	---	90	1,210	34	---	22,869
	38,138	86,029	20,164	4,413	2,400	2,679	2,700	2,072	1,303	158,898
	5,147	25,879	---	764	---	210	2,290	2,611	---	36,901
	4,910	9,362	---	132	---	925	644	352	---	16,325
	2,355	15,347	---	828	---	250	950	492	---	20,222
	2,688	4,137	---	218	---	425	175	491	---	8,134
	2,389	7,210	---	238	---	350	186	237	---	10,579
	7,308	34,170	---	880	500	448	1,723	139	---	45,168
	6,507	8,214	---	820	---	500	500	442	---	16,983
	6,031	10,590	295	647	---	865	808	-298	---	19,534
	11,818	43,081	---	2,305	---	528	1,572	3,777	---	63,081
	14,223	56,119	4,198	2,025	10	965	2,716	1,568	---	81,824
	7,027	22,509	66	655	---	375	1,600	2,681	---	34,923
	123,520	334,693	44,428	5,860	2,523	2,525	25,500	9,862	---	549,011
	58,263	121,417	70,086	5,857	---	3,569	6,669	16,338	---	282,199
	2,222	4,514	---	120	---	300	300	291	---	7,747
	3,412	11,469	---	207	---	100	1,000	2,014	---	18,202
	13,227	45,121	425	1,159	---	500	2,635	2,292	---	65,359
	7,377	17,140	1,020	1,708	---	634	868	895	---	29,632
	10,633	18,047	---	543	---	200	500	1,448	---	31,371
	589	2,291	25	27	---	750	150	-85	---	3,747
	2,377	6,669	361	309	---	443	459	202	---	10,820
	3,717	12,430	340	387	---	291	435	592	---	18,192
	12,931	63,429	7,574	2,433	1,600	1,000	4,700	1,304	---	94,971
	1,286	6,273	450	675	---	848	303	-107	---	9,728
	2,851	10,598	---	183	---	1,100	1,200	580	---	16,512
	2,542	11,675	500	---	---	100	600	1,013	3	16,433
	2,512	2,558	---	194	---	280	218	42	---	5,804
	3,034	7,575	---	358	300	702	161	278	---	12,408
	2,225	17,358	---	66	---	300	1,700	447	---	22,096
	2,130	8,081	91	372	180	548	131	198	---	11,731
	3,417	8,156	1,422	291	---	810	814	4	---	14,914
	1,753	2,912	898	53	---	628	251	-146	---	6,349
	2,831	9,739	---	180	---	300	750	155	---	13,955
	2,193	6,257	36	139	---	375	300	178	---	9,477
	6,346	9,079	129	579	---	500	179	532	---	17,344
	3,934	4,720	---	305	173	271	712	543	---	10,658
	7,652	26,106	---	685	---	228	2,624	1,189	---	38,484
	1,816	3,475	---	15	---	25	525	322	---	6,178
	1,888	6,918	221	103	---	273	331	193	---	9,928
	44,557	127,927	22,483	4,139	6,000	8,100	3,070	2,998	---	219,274
	6,794	17,951	1,757	475	---	685	670	382	---	28,694
	5,385	10,615	---	563	---	450	1,225	483	---	18,721
	14,682	25,775	---	660	---	1,211	2,326	2,008	---	46,662
	8,302	19,644	---	1,737	---	1,400	505	220	---	31,808
	976	5,180	---	378	---	462	139	119	---	7,254
	2,170	5,486	---	429	---	375	302	163	11	8,936
	100,752	237,486	15,409	14,091	1,650	12,940	5,647	7,811	---	395,786
	5,039	17,360	552	1,009	217	270	620	860	---	25,927
	4,382	15,531	1,648	375	---	263	1,099	-11	---	23,287
	819	5,486	---	462	---	183	183	113	---	7,246
	2,480	6,990	---	139	---	238	415	202	---	10,464
	2,945	8,955	47	1,152	---	652	370	146	---	14,267
	621,276	1,630,773	195,224	63,590	15,553	53,704	90,394	75,587	1,317	2,767,418

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE AND NATIONAL BANKS WITH TOTAL RESOURCES
As of June 30, 1982

(Amounts in Thousands)

STATE BANKS (55)	Location	Total Resources
Bank of American Fork	American Fork	44,900
Bank of Ephraim	Ephraim	14,847
Bank of Iron County	Parowan	22,785
Bank of Utah	Ogden	164,040
Barnes Banking Company	Kaysville	36,472
Basin State Bank	Vernal	15,789
Bear River State Bank	Tremonton	21,512
Bonneville Bank	Provo	8,736
Bountiful Valley Bank	Bountiful	10,438
Box Elder County Bank	Brigham City	46,286
Brighton Bank	Salt Lake City	17,011
Capital City Bank	Salt Lake City	17,627
Central Bank & Trust	Springville	62,455
Citizens Bank	Ogden	76,237
Clearfield State Bank	Clearfield	34,161
Commercial Security Bank	Ogden	529,049
Continental Bank & Trust Co.	Salt Lake City	311,243
Cottonwood Security Bank	Salt Lake City	7,308
Davis County Bank	Farmington	19,109
Deseret Bank	Pleasant Grove	63,711
Dixie State Bank	St. George	27,245
Draper Bank and Trust	Draper	27,966
Empire State Bank of Layton	Layton	3,668
Family Bank	Ogden	13,561
Far West Bank	Provo	17,071
First Security State Bank	Salt Lake City	97,247
Golden Spike State Bank	Tremonton	7,718
Guardian State Bank	Kearns	18,282
Gunnison Valley Bank	Gunnison	15,747
Heritage Bank & Trust	Salt Lake City	5,624
Holladay Bank & Trust	Salt Lake City	14,307
Lewiston State Bank	Lewiston	21,679
North Park Bank of Commerce	Logan	11,625
Pioneer Bank	Salt Lake City	17,311
Pioneer State Bank	Salt Lake City	5,224
Rocky Mountain State Bank	Salt Lake City	14,490
Rocky Mountain State Bank of Bountiful	Bountiful	8,924
Sandy State Bank	Sandy	22,609
Silver King State Bank	Park City	12,517
State Bank of Southern Utah	Cedar City	37,217
State Bank of Wayne	Loa	6,160
Sun Capital Bank	St. George	9,437
Tracy-Collins Bank & Trust	Salt Lake City	219,756
Union Bank	Salt Lake City	32,350
United Bank	Murray	19,345
Utah Bank and Trust	Bountiful	47,968
Utah Firstbank	Salt Lake City	30,458
Utah Independent Bank	Salina	6,387
Utah Valley Bank	Orem	8,399
Valley Bank & Trust Co.	Salt Lake City	403,829
Valley Central Bank	Richfield	23,980
Wasatch Bank	Orem	26,061
Wasatch Bank of Lehi	Lehi	5,493
Wasatch Bank of Pleasant Grove	Pleasant Grove	9,608
Weber Valley Bank	Ogden	14,943
	TOTAL	2,788,912
NATIONAL BANKS (7)		
First Interstate Bank of Utah, N.A.	Salt Lake City	727,639
First National Bank of Layton	Layton	32,076
First National Bank of Morgan	Morgan	13,764
First Security Bank of Utah, N.A.	Ogden	2,099,173
First Western National Bank	Moab	26,340
Second National Bank of Layton	Layton	4,781
Zions First National Bank	Salt Lake City	1,699,103
	TOTAL	4,602,876

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Salt Lake City

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of March 31, 1982

Richard L. Burt
Acting Commissioner

Name of Bank (60)	Location	(Amounts in Thousands) Total Resources
Bank of American Fork	American Fork	45,385
Bank of Ephraim	Ephraim	13,470
Bank of Iron County	Parowan	22,385
Bank of Pleasant Grove	Pleasant Grove	29,494
Bank of Utah	Ogden	158,967
Barnes Banking Company	Kaysville	37,036
Basin State Bank	Vernal	15,327
Bear River State Bank	Tremonton	19,721
Bonneville Bank	Provo	8,755
Bountiful Valley	Bountiful	10,630
Box Elder County Bank	Brigham City	46,808
Brighton Bank	Salt Lake City	16,917
Capital City Bank	Salt Lake City	18,054
Central Bank and Trust Company	Springville	61,703
Citizens Bank	Ogden	76,646
Clearfield State Bank	Clearfield	35,543
Commercial Security Bank	Ogden	536,605
Continental Bank and Trust Company	Salt Lake City	304,303
Cottonwood Security Bank	Salt Lake City	7,490
Davis County Bank	Farmington	18,397
Dixie State Bank	St. George	28,521
Draper Bank and Trust	Draper	29,605
Empire State Bank	Salt Lake City	13,374
Empire State Bank of Layton	Layton	3,781
Family Bank	Ogden	12,316
Far West Bank	Provo	17,280
First Interstate Bank of Utah	Salt Lake City	733,551
First Security State Bank	Salt Lake City	92,254
Geneva State Bank	Orem	7,026
Golden Spike State Bank	Tremonton	8,937
Guardian State Bank	Kearns	5,975
Gunnison Valley Bank	Gunnison	16,187
Heritage Bank & Trust	Salt Lake City	5,517
Holladay Bank and Trust	Salt Lake City	13,105
Lewiston State Bank	Lewiston	21,130
Mountain View Bank	American Fork	7,879
North Park Bank of Commerce	Logan	12,116
Pioneer Bank	Salt Lake City	16,074
Pioneer State Bank	Salt Lake City	5,268
Rocky Mountain State Bank	Salt Lake City	13,913
Rocky Mountain State Bank of Bountiful	Bountiful	8,515
Sandy State Bank	Sandy	16,387
Silver King State Bank	Park City	11,572
State Bank of Lehi	Lehi	19,607
State Bank of Southern Utah	Cedar City	37,126
State Bank of Wayne	Loa	6,065
Sun Capital Bank	St. George	9.949
Tracy-Collins Bank and Trust	Salt Lake City	214,119
Union Bank	Salt Lake City	29,447
United Bank	Murray	18,531
Utah Bank and Trust	Bountiful	49,043
Utah Firstbank	Salt Lake City	30,510
Utah Independent Bank	Salina	6,890
Utah Valley Bank	Orem	8,858
Valley Bank and Trust Company	Salt Lake City	399,878
Valley Central Bank	Richfield	24,723

March 31, 1982

STATE BANK (Continued)	Location	Total Resources
Wasatch Bank	Orem	24,409
Wasatch Bank of Lehi	Lehi	6,710
Wasatch Bank of Pleasant Grove	Pleasant Grove	11,159
Weber Valley Bank	Ogden	15,263
	TOTAL	3 497 106

NATIONAL BANKS (6)		
First National Bank of Layton	Layton	32,367
First National Bank of Morgan	Morgan	13,265
First Security Bank of Utah, N.A.	Ogden	2,035,110
First Western National Bank	Moab	24,873
Second National Bank of Layton	Layton	5,066
Zions First National Bank	Salt Lake City	1,649,348
	TOTAL	3,760,029

DEPARTMENT OF FINANCIAL INSTITUTIONS (Amounts in thousands)

CONSOLIDATED STATEMENT OF CONDITION OF 55 STATE BANKS AND 7 NATIONAL BANKS, AS OF JUNE 30, 1982

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and due from banks		309 984		737 509		1 047 493
U.S. Treasury Securities		256 922		187 934		444 856
Obligations of other U.S. Government agencies and corporations		102 122		101 159		203 281
Obligations of States and political subdivisions		218 328		352 704		571 032
Other bonds, notes, and debentures		469		28 909		29 378
Corporate stock		1 678		4 872		6 550
Trading account securities		2 684		9 330		12 014
Federal funds sold		139 148		193 855		333 003
Loans Total (excluding unearned income)	1 550 467		2 712 822		4 263 289	
Less: Reserve for possible loan losses	13 421		28 010		41 431	
Loans, Net		1 537 046		2 684 812		4 221 858
Direct lease financing		3 018		82 234		85 252
Bank premises, equipment, and other assets representing bank premises		97 169		80 546		177 715
Real estate owned other than bank premises		22 235		31 590		53 825
Customer's liability to this bank on acceptances outstanding		0		7 290		7 290
Other assets		76 615		100 132		176 747
TOTAL ASSETS		2 767 418		4 602 876		7 370 294
LIABILITIES						
Demand deposits of individuals, partnerships, and corporations		535 553		759 454		1 295 007
Time and savings deposits of individuals, partnerships, and corporations		1 437 782		2 350 261		3 788 043
Deposits of United States Government		12 589		3 596		16 185
Deposits of States and political subdivisions		235 309		402 628		637 937
Deposits of foreign governments and official institutions		0		0		0
Deposits of commercial banks		22 141		43 577		65 718
Certified and officers' checks		28 675		31 782		60 457
TOTAL DEPOSITS IN DOMESTIC OFFICES	2 272 049		3 591 298		5 863 347	
Total demand deposits	621 276		893 465		1 514 741	
Total time and savings deposits	1 650 773		2 697 833		4 348 606	
TOTAL DEPOSITS IN FOREIGN OFFICES		0	101 520		101 520	
TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES		2 272 049		3 692 818		5 964 867
Federal funds purchased		195 224		419 164		614 388
Other liabilities for borrowed money		9 270		34 433		43 703
Mortages indebtedness		13 087		3 225		16 312
Acceptances executed and outstanding		0		7 290		7 290
Other liabilities		41 233		112 814		154 047
TOTAL LIABILITIES (excluding subordinated notes and debentures)		2 530 863		4 269 744		6 800 607
Subordinated notes and debentures		15 553		51 281		66 834
EQUITY CAPITAL						
Preferred stock	490		0		490	
Common stock	53 214		51 925		105 139	
Surplus	90 394		106 795		197 189	
Undivided profits	75 587		123 126		198 713	
Reserve for contingencies and other capital reserves	1 317		5		1 322	
TOTAL EQUITY CAPITAL		221 002		281 851		502 853
TOTAL LIABILITIES AND EQUITY CAPITAL		2 767 418		4 602 876		7 370 294

STATE OF UTAH

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSOLIDATED STATEMENT OF CONDITION OF 60 STATE BANKS AND 6 NATIONAL BANKS

As of March 31, 1982

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and due from banks		364 444		648 450		1 012 894
U.S. Treasury Securities		302 511		145 188		447 699
Obligations of other U.S. Govt. agencies and corporations		102 881		84 057		186 938
Obligations of States and political subdivisions		316 091		283 980		600 071
Other bonds, notes and debentures		334		28 924		29 258
Corporate stock		2 573		3 984		6 557
Trading and account securities		3 128		4 584		7 712
Federal funds sold		210 960		89 337		300 297
Loans Total	1 988 408		2 233 086		4 221 494	
Less: Reserve for possible loan losses	18 656		22 347		41 003	
Loans, Net		1 969 752		2 210 739		4 180 491
Direct lease financing		2 788		81 171		83 959
Bank premises, equipment, and other assets representing bank premises		116 299		61 477		177 776
Real estate owned other than bank premises		18 621		26 258		44 879
Customer's liability to this bank on acceptances outstanding		-0-		6 970		6 970
Other assets		86 724		84 910		171 634
TOTAL ASSETS		3 497 106		3 760 029		7 257 135
LIABILITIES						
Demand deposits of individuals, partnerships and corporations		698 230		554 360		1 252 590
Time and savings deposits of individuals, partnerships and corporations		1 786 948		1 891 345		3 678 293
Deposits of United States Government		10 424		1 325		11 749
Deposits of States and political subdivisions		297 514		374 506		672 020
Deposits of commercial banks		33 751		40 539		74 290
Certified and officers' checks		35 616		26 335		61 951
TOTAL DEPOSITS IN DEMESTIC OFFICES		2 862 483		2 888 410		5 750 893
a. Total demand deposits	2 862 483		2 888 410		5 750 893	
b. Total time and savings deposits	809 411		671 556		1 480 967	
c. Total deposits in foreign offices	-0-		134 405		134 405	
Total deposits in foreign and domestic offices		2 862 483		3 022 815		5 885 298
Federal funds purchased		264 759		335 607		600 366
Other liabilities for borrowed money		16 949		28 012		44 961
Mortgage indebtedness		13 164		3 065		16 229
Acceptances executed and outstanding		-0-		6 970		6 970
Other liabilities		47 448		95 150		142 598
TOTAL LIABILITIES (Excluding subordinated notes and debentures)		3 204 803		3 491 619		6 696 422

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Salt Lake City, Utah

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of December 31, 1981

Richard L. Burt, Acting Commissioner

Name of Bank	Location	(Amounts in Thousands) Total Resources
Bank of American Fork	American Fork	44 900
Bank of Ephraim	Ephraim	14 847
Bank of Iron County	Parowan	22 785
Bank of Pleasant Grove	Pleasant Grove	29 623
Bank of Utah	Ogden	164 040
Barnes Banking Company	Kaysville	36 472
Basin State Bank	Vernal	15 789
Bear River State Bank	Tremonton	21 512
Bonneville Bank	Provo	8 736
Bountiful Valley Bank	Bountiful	10 438
Box Elder County Bank	Brigham City	46 286
Brighton Bank	Salt Lake City	17 011
Capital City Bank	Salt Lake City	17 627
Central Bank and Trust Company	Springville	62 455
Citizens Bank	Ogden	76 237
Clearfield State Bank	Clearfield	34 161
Commercial Security Bank	Ogden	529 049
Continental Bank and Trust	Salt Lake City	311 243
Cottonwood Security Bank	Salt Lake City	7 308
Davis County Bank	Farmington	19 109
Dixie State Bank	St. George	27 245
Draper Bank & Trust	Draper	27 966
Empire State Bank	Salt Lake City	13 129
Empire State Bank of Layton	Layton	3 668
Family Bank	Ogden	13 561
Far West Bank	Provo	17 071
First Interstate Bank of Utah	Salt Lake City	753 442
First Security State Bank	Salt Lake City	97 247
Geneva State Bank	Orem	6 735
Golden Spike State Bank	Tremonton	7 718
Guardian State Bank	Kearns	5 807
Gunnison Valley Bank	Gunnison	15 747
Heritage Bank & Trust	Salt Lake City	5 624
Holladay Bank and Trust	Salt Lake City	14 307
Lewiston State Bank	Lewiston	21 679
Mountain View Bank	American Fork	8 056
North Park Bank of Commerce	Logan	11 625
Pioneer Bank	Salt Lake City	17 311
Pioneer State Bank	Salt Lake City	5 224
Rocky Mountain State Bank	Salt Lake City	14 490
Rocky Mountain State Bank of Bountiful	Bountiful	8 924
Sandy State Bank	Sandy	22 609
Silver King State Bank	Park City	12 517
State Bank of Lehi	Lehi	19 297
State Bank of Southern Utah	Cedar City	37 217
State Bank of Wayne	Loa	6 160
Sun Capital Bank	St. George	9 437
Tracy-Collins Bank and Trust Company	Salt Lake City	219 756
Union Bank	Salt Lake City	32 350
United Bank	Murray	19 345
Utah Bank & Trust	Bountiful	47 968
Utah Firstbank	Salt Lake City	30 458
Utah Independent Bank	Salina	6 387
Utah Valley Bank	Orem	8 399
Valley Bank and Trust Company	Salt Lake City	403 829
Valley Central Bank	Richfield	23 980
Wasatch Bank	Orem	26 051
Wasatch Bank of Lehi	Lehi	6 493
Wasatch Bank of Pleasant Grove	Pleasant Grove	9 608
Weber Valley Bank	Ogden	14 943
	TOTAL	3 543 008

LIST OF NATIONAL BANKS WITH TOTAL RESOURCES
As of December 31, 1981

Richard L. Burt, Acting Commissioner

Name of Bank	Location	Total Resources
First National Bank of Layton	Layton	33 221
First National Bank of Morgan	Morgan	13 844
First Security Bank of Utah N.A.	Ogden	2 161 376
First Western National Bank	Moab	25 406
Second National Bank of Layton	Layton	4 826
Zions First National Bank	Salt Lake City	1 770 850
	TOTAL	4 009 523

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Salt Lake City

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of September 30, 1981

65 STATE BANKS REPORTING

M. D. Borthick, Commissioner

(Amounts in Thousands)

Name of Bank	Location	Total Resources
Bank of American Fork	American Fork	43,525
Bank of Ephraim	Ephraim	13,669
Bank of Iron County	Parowan	22,011
Bank of Pleasant Grove	Pleasant Grove	29,135
Bank of Utah	Ogden	163,304
Barnes Banking Company	Kaysville	34,461
Basin State Bank	Vernal	10,052
Bear River State Bank	Tremonton	20,828
Bonneville Bank	Provo	8,542
Bountiful Valley Bank	Bountiful	8,611
Box Elder County Bank	Brigham City	44,303
Brighton Bank	Salt Lake City	16,471
Capital City Bank	Salt Lake City	17,594
Central Bank and Trust Company	Springville	59,742
Citizens Bank	Ogden	67,677
Clearfield State Bank	Clearfield	35,965
Commercial Security Bank	Ogden	514,568
Continental Bank and Trust	Salt Lake City	274,831
Cottonwood Security Bank	Salt Lake City	7,361
Davis County Bank	Farmington	19,197
Dixie State Bank	St. George	27,478
Draper Bank and Trust	Draper	27,912
Empire State Bank	Salt Lake City	13,533
Empire State Bank of Layton	Layton	2,106
Family Bank	Ogden	9,737
Far West Bank	Provo	17,165
First Interstate Bank of Utah	Salt Lake City	709,289
First Security State Bank	Salt Lake City	88,844
First Security State Bank of American Fork	American Fork	3,275
First Security State Bank of Helper	Helper	5,732
First Security State Bank of Kaysville	Kaysville	5,542
First Security State Bank of Ogden	Ogden	2,447
First Security State Bank of Twelfth Street	Ogden	2,485
Geneva State Bank	Orem	6,287
Golden Spike State Bank	Tremonton	7,429
Guardian State Bank	Kearns	5,198
Gunnison Valley Bank	Gunnison	15,244
Heritage Bank & Trust	Salt Lake City	5,883
Holladay Bank and Trust	Salt Lake City	13,011
Lewiston State Bank	Lewiston	21,430
Mountain View Bank	American Fork	7,682
North Park Bank of Commerce	Logan	11,191
Pioneer Bank	Salt Lake City	13,197
Pioneer State Bank	Salt Lake City	6,163
Rocky Mountain State Bank	Salt Lake City	14 901
Rocky Mountain State Bank of Bountiful	Bountiful	8 512
Sandy State Bank	Sandy	15,712
Silver King State Bank	Park City	11,904
State Bank of Lehi	Lehi	18,297
State Bank of Southern Utah	Cedar City	37,059
State Bank of Wayne	Loa	6,642
Sun Capital Bank	St. George	8,978
Tracy-Collins Bank and Trust	Salt Lake City	207,879
Union Bank	Salt Lake City	25,089
United Bank	Murray	18,190
Utah Bank and Trust	Bountiful	48,241
Utah Firstbank	Salt Lake City	25,564
Utah Independent	Salina	5,985
Utah Valley Bank	Orem	7,930

As of September 30, 1981

STATE BANKS

Name of Bank	Location	(Amounts in Thousands) Total Resources
Valley Bank and Trust Co.	Salt Lake City	362,356
Valley Central Bank	Richfield	23,673
Wasatch Bank	Orem	22,970
Wasatch Bank of Lehi	Lehi	5,781
Wasatch Bank of Pleasant Grove	Pleasant Grove	9,472
Weber Valley Bank	Ogden	13,707
	TOTAL	3 338,949

NATIONAL BANKS		10 NATIONAL BANKS REPORTING
First National Bank of Layton	Layton	39,801
First National Bank of Morgan	Morgan	12,802
First Security Bank of Orem, N.A.	Orem	8,980
First Security Bank of Richfield, N.A.	Richfield	5,765
First Security Bank of Utah, N.A.	Ogden	1,827,742
First Western National Bank	Moab	26,863
Second National Bank of Layton	Layton	4,413
Zions First National Bank	Salt Lake City	1,611,075
Zions First National Bank of Cedar City	Cedar City	6,220
Zions First National Bank of Orem	Orem	4,284
	TOTAL	3,547,945

March 31, 1982

	STATE BANKS	NATIONAL BANKS	TOTAL BANKS
Subordinated notes and debentures	20 553	46 281	66 834
EQUITY CAPITAL			
Preferred stock	490	-0-	490
Common stock	67 066	38 925	196 179
Surplus	105 384	90 795	196 179
Undivided profits	98 242	92 404	190 646
Reserve for contingencies and other capital reserves	568	5	573
TOTAL EQUITY CAPITAL	271 750	222 129	493 879
TOTAL LIABILITIES AND EQUITY CAPITAL	3 497 106	3 760 029	7 257 135

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSOLIDATED STATEMENT OF CONDITION OF 60 STATE BANKS AND 6 NATIONAL BANKS
As of December 31, 1981

Amounts in Thousands

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and due from banks		466 504		862 999		1 329 503
U.S. Treasury Securities		287 008		160 572		447 580
Obligations of other U.S. Govt. agencies and corporations		102 281		60 815		163 096
Obligations of States and political subdivisions		320 998		276 103		597 101
Other bonds, notes and debentures		440		29 943		30 383
Corporate stock		2 509		3 841		6 350
Trading and account securities		3 001		3 113		6 114
Federal funds sold		189 005		222 245		411 250
Loans Total	1 972 795		2 173 373		4 146 168	
Less: Reserve for possible loan losses	18 358		20 914		39 272	
Loans, Net		1 954 437		2 152 459		4 106 896
Direct lease financing		3 174		79 562		82 736
Bank premises, equipment, and other assets representing bank premises		114 073		57 374		171 447
Real estate owned other than bank premises		14 199		16 250		30 449
Customer's liability to this bank on acceptances outstanding		-0-		12		12
Other assets		85 379		84 235		169 614
TOTAL ASSETS		3 543 008		4 009 523		7 552 531
LIABILITIES						
Demand deposits of individuals, partnerships and corporations		818 010		774 294		1 592 304
Time and savings deposits of individuals, partnerships and corporations		1 723 388		1 908 646		3 632 034
Deposits of United States Government		9 780		1 824		11 604
Deposits of States and political subdivisions		320 006		362 856		682 862
Deposits of commercial banks		43 343		68 451		111 794
Certified and officers' checks		36 054		41 891		77 945
TOTAL DEPOSITS IN DOMESTIC OFFICES		2 950 581		3 157 962		6 108 543
a. Total demand deposits	946 778		939 151		1 885 929	
b. Total time and savings deposits	2 003 803		2 218 811		4 222 614	
c. Total deposits in foreign offices	-0-		130 935		130 935	
Total deposits in foreign and domestic offices		2 950 581		3 157 962		6 108 543
Federal funds purchased		216 510		336 955		553 465
Other liabilities for borrowed money		27 738		25 797		53 535
Mortgage indebtedness		15 084		3 552		18 636
Acceptances executed and outstanding		94		12		106
Other liabilities		46 667		92 375		139 042
TOTAL LIABILITIES (excluding subordinated notes and debentures)		3 256 674		3 747 588		7 004 262

	STATE BANKS	NATIONAL BANKS	TOTAL BANKS
Subordinated notes and debentures	20 553	46 281	66 834
EQUITY CAPITAL			
Preferred stock	490	-0-	490
Common stock	66 782	38 925	105 707
Surplus	103 797	90 795	194 592
Undivided profits	93 351	85 929	179 280
Reserve for contingencies and other capital reserves	1 361	5	1 366
TOTAL EQUITY CAPITAL	265 781	215 654	481 435
TOTAL LIABILITIES AND EQUITY CAPITAL	3 543 008	4 009 523	7 552 531

Approval No. 8000091, Appropriation No. 01-68-01

DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSOLIDATED STATEMENT OF CONDITION OF 65 STATE BANKS AND 10 NATIONAL BANKS, as of September 30, 1981

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and due from banks		364 053		645 795		1 009 848
U.S. Treasury Securities		289 617		160 108		449 725
Obligations of other U.S. Government agencies and corporations		106 609		65 966		172 575
Obligations of States and political subdivisions		299 593		266 741		566 334
Other Securities		5 364		29 931		35 295
Corporate Stock		2 536		3 902		6 438
Trading account securities		2 390		9 320		11 710
Federal funds sold		133 654		96 055		229 709
Loans Total	1 942 496		2 050 243		3 992 739	
Less: Reserve for possible loan losses	18 618		21 038		39 656	
Loans, Net		1 923 878		2 029 205		3 953 083
Direct lease financing		2 888		76 733		79 621
Bank premises, equipment, and other assets representing bank premises		110 678		60 126		170 804
Real estate owned other than bank premises		11 773		22 924		34 697
Customer's liability on acceptances outstanding		514		206		720
Other Assets		85 402		80 933		166 335
TOTAL ASSETS		3 338 949		3 547 945		6 886 894
LIABILITIES						
Demand deposits of individuals, partnerships, and corporations		743 181		581 806		1 324 987
Time and savings deposits of individuals, partnerships and corporations		1 697 590		1 787 023		3 484 613
Deposits of United States Government		10 680		1 909		12 589
Deposits of states and political subdivisions		213 204		265 496		478 700
Deposits of foreign governments and official institutions		5		-0-		5
Deposits of commercial banks		43 756		31 000		74 756
Certified and officer's checks		40 497		26 780		67 277
TOTAL DEPOSITS IN DOMESTIC OFFICES	2 748 913		2 694 014		5 442 927	
Total demand deposits	862 452		678 662		1 541 114	
Total time and savings deposits	1 886 461		2 015 352		3 901 813	
Total Deposits in foreign offices		-0-		156 618		156 618
Total Deposits in domestic and foreign offices		2 748 913		2 850 632		5 599 545
Federal funds purchased		222 139		286 937		509 076
Other liabilities for borrowed money		23 786		58 236		82 022
Mortgage indebtedness		14 951		2 968		17 919
Acceptances executed and outstanding		-0-		206		206
Other liabilities		45 103		90 865		135 968
TOTAL LIABILITIES (excluding subordinated notes and debentures)		3 054 892		3 289 844		6 344 736
Subordinated notes and debentures		20 583		46 281		66 864
EQUITY CAPITAL						
Preferred stock	490		-0-		490	
Common stock	67 008		40 413		107 421	
Surplus	104 140		89 088		193 228	
Undivided profits	90 533		82 314		172 847	

September 30, 1981

ASSETS	STATE BANKS	NATIONAL BANKS	TOTAL BANKS
Reserve for contingencies and other capital reserves	1 303	5	1 308
TOTAL EQUITY CAPITAL	263 474	211 820	475 294
TOTAL LIABILITIES AND EQUITY CAPITAL	3 338 949	3 547 945	6 886 894

DESERET TRUST COMPANY
Salt Lake City, Utah

Statement of Condition as of June 30, 1982

ASSETS	
Cash and Equivalents	$ 27,765
U. S. Treasury Notes	75,703
Utah Municipal Bonds	76,679
Advance to Trust Accounts	50,000
Receivables	68,867
Plant and Equipment	80,845
Other Assets	11,310
TOTAL ASSETS	$391,169
LIABILITIES	
Current and Deferred Liabilities	$ 77,064
TOTAL LIABILITIES	$ 77,064
CAPITAL ACCOUNTS	
Paid-in Capital	$150,000
Retained Earnings	153,074
Net Income - Current Year	11,031
TOTAL CAPITAL ACCOUNTS	$314,105
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	$391,169

FMA TRUST COMPANY
Salt Lake City, Utah

Statement of Condition as of June 30, 1982

ASSETS	
Cash and Due from Banks	$ 54,000
Obligations of Other U. S. Government Agencies and Corporations	10,000
Other Assets	18,000
TOTAL ASSETS	$ 82,000
LIABILITIES	
Other Liabilities	$ 5,000
TOTAL LIABILITIES	$ 5,000
CAPITAL ACCOUNTS	
Common Stock	$ 50,000
Surplus	25,000
Undivided Profits	2,000
TOTAL CAPITAL ACCOUNTS	$ 77,000
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	$ 82,000

STEINER TRUST COMPANY
Ogden, Utah

Statement of Condition as of June 30, 1982

ASSETS	
Cash - Checking Account	$ 1,383
Time Certificate of Deposit	55,102
TOTAL ASSETS	$ 56,485
LIABILITIES	
Accrued Income Taxes	$ (305)
TOTAL LIABILITIES	$ (305)
CAPITAL ACCOUNTS	
Capital Stock	$ 25,000
Paid-in Surplus	15,000
Retained Earnings	16,790
TOTAL CAPITAL ACCOUNTS	$ 56,790
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	$ 56,485

ANALYSIS OF EARNINGS - PROFITS - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AS OF DECEMBER 31
(In thousands of dollars)

	64 Banks 1980	60 Banks 1981
SOURCES AND DISPOSITION OF INCOME		
OPERATING INCOME:		
Interest and fees on loans	258,678	298,832
Interest on balances with banks	2,697	10,566
Income on Federal funds and securities purchased under agreements to resell	22,180	26,675
Interest and dividends on investments	45,971	58,917
Interest from direct lease financing	792	459
Income from fiduciary activities	3,456	3,711
Service charges, commissions and fees	25,209	29,086
Other income	7,232	7,111
Total Operating Income	366,215	435,357
OPERATING EXPENSES:		
Salaries and employees benefits	68,165	74,236
Interest on deposits	155,481	210,192
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices	22,614	32,085
Interest on other borrowed money	1,918	3,834
Interest on subordinated notes and debentures	1,691	2 052
Occupancy expense of bank premises - net, and furniture and equipment expense	20,690	22,815
Provision for possible loan losses	9,405	9,279
Other expenses	40,760	46,959
Total Operating Expenses	320,724	401,452
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	45,491	33,905
APPLICABLE INCOME TAXES	11,647	6,686
INCOME BEFORE SECURITIES GAINS OR LOSSES	33,844	27,219
SECURITIES GAINS (LOSSES) NET	(666)	(1,657)
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	486	10
NET INCOME	33,664	25,572
SALE, CONVERSION, ACQUISITION, OR RETIREMENT OF CAPITAL	7,024	4,107

(Continued on next page)

CHANGES INCIDENT TO MERGERS AND ABSORPTIONS	---	622
CASH DIVIDENDS DECLARED ON COMMON STOCK	(10,790)	(10,425)
CASH DIVIDENDS DECLARED ON PREFERRED STOCK	(044)	(44)
STOCK DIVIDENDS ISSUED	(768)	(980)
OTHER INCREASES (DECREASES)	223	581
NET CHANGE IN TOTAL CAPITAL ACCOUNTS	30,230	19,451

ANALYSIS OF EARNINGS - PROFIT - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AS OF JUNE 30
(In thousands of dollars)

	66 Banks 1981	55 Banks 1982
SOURCES AND DISPOSITION OF INCOME		
OPERATING INCOME:		
Interest and fees on loans	142,905	122,372
Interest on balances with banks	5,345	3,368
Income on Federal funds and securities purchased under agreements to resell	15,811	13,647
Interest and dividends on investments	27,927	27,324
Income from lease financing	240	227
Income from fiduciary activities	1,988	1,141
Service charges, commissions and fees	13,917	12,764
Other income	3,466	3,878
Total operating income	211,599	184,721
OPERATING EXPENSES:		
Salaries and employee benefits	36,777	31,719
Interest on deposits	100,036	89,448
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices	15,740	12,174
Interest on other borrowed money	1,730	1,996
Interest on subordinated notes and debentures	961	863
Occupancy expense of bank premises - net, and furniture and equipment expense	10,922	10,384
Provision for possible loan losses	4,319	3,113
Other expenses	22,263	20,478
Total operating expenses	192,748	170,175
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	18,851	14,546
APPLICABLE INCOME TAXES	4,082	(3,007)
INCOME BEFORE SECURITIES GAINS OR LOSSES	14,769	11,539
SECURITIES GAINS (LOSSES) NET	(457)	(1,229)
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	008	(391)
NET INCOME	14,320	9,919
SALE, CONVERSION, ACQUISITION, OR RETIREMENT OF CAPITAL	2,029	1,107

(Continued on next page)

CHANGES INCIDENT TO MERGERS AND ABSORPTIONS	-0-	811
CASH DIVIDENDS DECLARED ON COMMON STOCK	(5,226)	(3,387)
CASH DIVIDENDS DECLARED ON PREFERRED STOCK	(033)	(033)
STOCK DIVIDENDS ISSUED	(509)	263
OTHER INCREASES (DECREASES)	(318)	028
NET CHANGE IN TOTAL CAPITAL ACCOUNTS	10,164	8,599

SAVINGS/BUILDING AND LOAN ASSOCIATIONS

State of Utah

TREND OF ASSETS
Institutions Under Supervision of Department of Financial Institutions
(In thousands)

Year End	STATE BANKS		SAVINGS BUILDING AND LOAN ASSOCIATIONS		INDUSTRIAL LOAN CORPORATIONS		SUPERVISED LENDERS		CREDIT UNIONS	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1977	59	2,535,159	11	1,721,891	47	177,765	74	206,783	228	547,869
1978	56	2,849,401	11	2,152,484	48	230,413	76	193,143	230	631,610
1979	63	3,111,574	12	2,567,946	51	318,082	69	242,853	224	696,623
1980	66	3,302,942	11	3,025,707	56	392,495	67	293,162	218	801,508
1981	55	2,767,418	11	3,680,383	57	522,363	50	275,441	204	852,621

NATIONAL BANKS IN THE STATE OF UTAH

As of June 30, 1982

Name of Bank	City	County	President	Cashier
First Interstate Bank of Utah, NA	Salt Lake City	Salt Lake	Leon G. Harmon	Gary Matern
First National Bank of Layton	Layton	Davis	George B. Wilcox	Kent Dee Smith
First National Bank of Morgan	Morgan	Morgan	Grant Francis	George N. Francis
First Security Bank of Utah, NA	Ogden	Weber	Harold J. Steele	Robert Benzley
First Western National Bank	Moab	Grand	I. D. Nightingale	Frankie Nightingale
Second National Bank of Layton	Layton	Davis	John S. Morgan	Dorothy Weathers
Zions First National Bank	Salt Lake City	Salt Lake	John Langeland	Donald G. Rocha

SAVINGS/BUILDING AND LOAN ASSOCIATIONS
and Branches

June 30, 1982

Name of Association	Location
American Savings and Loan Association - 77 West 2nd South	Salt Lake City
American Fork	American Fork
Bountiful	Bountiful
Brickyard	Salt Lake City
Cedar City	Cedar City
Delta	Delta
Draper	Draper
Edgemont	Provo
Granger	West Valley City
Kaysville	Kaysville
Layton	Layton
Logan	Logan
Midvale	Midvale
Fashion Place	Murray
Oakwood-5510 South 9th East	Murray
Ogden-Harrison	Ogden
Ogden-Washington	Ogden
Ogden-Fivepoints	Ogden
Orem	Orem
Price	Price
Provo	Provo
Roy	Roy
Roosevelt	Roosevelt
Salt Lake City-Sugarhouse	Salt Lake City
Salt Lake City-Foothill	Salt Lake City
Salt Lake City-Olympus	Salt Lake City
63 South Main	Salt Lake City
Sandy-9400 South	Sandy
Sandy-10575 South State Street	Sandy
7000 South 2000 East	Salt Lake City
Springville	Springville
Vernal	Vernal
7134 South Redwood Road	West Jordan
St. George	St. George
HAWAII DIVISION OFFICES	
Aiea (2)	
Ewa Beach	
Hanapepe	
Hawaii-Kai	
Hilo	
Honolulu (10)	
Kahului	
Kailua-Hahani St.	
Kailua-Kailua Rd.	
Kailua-Kona	
Kaimuki	
Kaneohe	
Kapaa	
Kaunakakai	
Kealakekua	
Kihei	
Lahaina	
Lihue	
Mililani	
Pearl City (2)	
Pukalani	
Wahiawa	
Wailuku	
Waimea	
Waipahu	
OREGON	
Albany	
Beaverton	
Canby	

Name of Association	
Clackamas	
Corvallis	
Eugene (2)	
Grants Pass	
Gresham	
Hillsboro	
Klamath Falls	
Lakeview	
Medford	
Milwaukie	
North Medford	
Oregon City	
Portland (21)	
Salem (3)	
Seaside	
Springfield	
Tigard (3)	
Tillamook	
Tualatin	
*Equitable Savings and Loan Association	Kearns
Heritage Savings and Loan Association	St. George
Kanab	Kanab
Hurricane	Hurricane
Moab	Moab
Home Savings and Loan Association	Salt Lake City
130 East 33rd South	Salt Lake City
2205 East 21st South	Salt Lake City
Logan Savings and Loan Association	Logan
Tremonton	Tremonton
Cache Valley Mall	Logan
MountainWest Savings and Loan Association	Ogden
ZCMI Downtown Mall	Salt Lake City
Sandy	Sandy
Five Points	Ogden
Layton	Layton
Granger	West Valley City
Orem	Orem
Millcreek	Salt Lake City
Newgate	Ogden
WYOMING	
Cheyenne (2)	
Payson Building and Loan Society	Payson
State Savings and Loan Association	Salt Lake City
Cache Valley	Logan
Centerville	Centerville
Fashion Place	Murray
Holladay	Salt Lake City
Ogden	Ogden
Trolley Square	Salt Lake City
University Mall	Orem
Clearfield	Clearfield
Payson	Payson
HAWAII DIVISION	
Metropolitan Office	Honolulu
Aiea	Aiea
Haleiwa	Haleiwa
Kaimuki	Honolulu
Kalihi	Honolulu
Kaneohe	Kaneohe
Manoa-Woodlawn	Honolulu
Wahiawa	Wahiawa
Waianae	Waianae
Waipahu	Waipahu
Hilo	Hilo

Name of Association	
Kauai	Lihue, Kauai, Hawaii
Kona	Kailua, Kona
Maui	Maui
Mililani	Mililani Town
McCully	Honolulu
Pearlridge	Aiea
Lanai Office	LanaiCity, Lanai
Honokaa	Honokaa
Liliha	Honolulu
Kapiolani	Honolulu
Summit Savings and Loan Association	Park City
United Savings and Loan Association - 4185 Harrison Blvd.	Ogden
Bountiful	Bountiful
Crossroads Mall	Salt Lake City
7000 South	Salt Lake City
Layton	Layton
Orem	Orem
7991 So. Redwood Rd.	West Jordan
4th South	Salt Lake City
2462 Washington Blvd.	Ogden
5648 South Redwood Road	Taylorsville
COLORADO	
Denver	
Aurora	
IDAHO	
Boise	
Pocatello	
Idaho Falls	
Blackfoot	
Washington Savings and Loan Association	St. George
Western Savings and Loan Company	Salt Lake City
Cottonwood	Salt Lake City
Fashion Place Mall	Murray
Sugarhouse	Salt Lake City
Provo	Provo
OREGON	
Portland (5)	
Beaverton	
WASHINGTON	
Seattle	
Vancouver	
CALIFORNIA	
Los Angeles	

* Foreign Branch - Home Office, Portland, Oregon

OPERATING SAVINGS/BUILDING AND LOAN ASSOCIATIONS AND BRANCHES:

SAVINGS/BUILDING AND LOAN ASSOCIATIONS - JUNE 30, 1982 ----------11
BRANCHES - JUNE 30, 1982 ----------70
FOREIGN BRANCHES IN STATE - JUNE 30, 1982 ---------- 1

SAVINGS/BUILDING AND LOAN ASSOCIATIONS - JUNE 30, 1981 ----------11
BRANCHES - JUNE 30, 1981 ----------69
FOREIGN BRANCHES IN STATE - JUNE 30, 1981 ---------- 1

Savings and Loan Charters Approved:	Approval Date	Opened
None		

Savings and Loan Branches Approved:

American Savings and Loan Association		
St. George	06-26-81	06-14-82
5510 South 900 East, Murray	12-04-79	10-27-81
MountainWest Savings and Loan Association		
Bountiful	10-22-79	(04-22-82-expired)
Wall Avenue and Riverdale Road, Ogden	09-16-81	10-05-81
United Savings and Loan Association		
Cottonwood Mall	12-05-80	(06-05-82-expired)
5648 South Redwood Road, Taylorsville	10-28-81	03-08-82

Savings and Loan Branches Closed:	Date Closed
MountainWest Savings and Loan Association, Brickyard Plaza	06-04-82
State Savings and Loan Association, West Jordan	07-30-81
Western Savings and Loan Association, Ogden City Mall	05-06-82

Title Change:

None

Mergers:

None

STATE OF UTAH
Office of the Commissioner of Financial Institutions

Elaine B. Weis, Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS JUNE 30, 1982

ASSETS

Items	*11 Associations June 30, 1982
Conventional Mortgage Loans & Contracts	2,854,469,957
Insured or Guaranteed Mortgage Loans (FHA-VA-HUD)	63,730,366
Mortgages, Participations or Securities Insured or Guaranteed by an Agency or Instrumentality of the U. S. Government	174,591,155
Loans on Savings Accounts	48,133,040
Home Improvement Loans	50,421,872
Mobile Home Loans	63,663
Other Loans & Contracts	15,361,739
Less: Valuation Reserves	(2,450,926)
Accrued Interest Receivable	41,625,442
Advances for Borrower's Taxes & Insurance	279,357
Real Estate Owned & Real Estate in Judgment	32,055,176
Cash and Due From Banks	52,061,978
U. S. Government Obligations	29,462,697
Other Investment Securities	89,595,077
Office Building, Less Depreciation	60,779,189
Furniture & Equipment, Less Depreciation	14,317,338
Stock in Federal Home Loan Bank	45,047,100
Equity Investment in Service Corporations/Subsidiaries	30,809,433
Other Assets	79,609,242
TOTAL ASSETS	3,679,962,895

LIABILITIES

Deposits and Savings Accounts	2,456,352,990
Advances from Federal Home Loan Bank	808,304,245
Other Borrowed Money	94,776,802
Mortgages Payable on Association Premises	1,731,136
Subordinated Debentures or Bond Issues	28,645,000
Accrued Interest Payable on Borrowings	10,568,995
Dividends/Interest Accrued or Declared on Savings Accounts	17,800,030
Dividends Payable on Permanent, Reserve or Guaranty Stock	-0-
Loans in Process	65,853,466
Advance Payments by Borrowers for Taxes and Insurance	25,294,486
Interest, Taxes and Other Expenses Accrued	5,739,771
Specific Reserves	12,372,624
Deferred Credits	12,640,696
Other Liabilities	12,758,280
	215,067
TOTAL LIABILITIES	-0-
	3,553,053,588

NET WORTH

Permanent, Reserve or Guaranty Stock	2,986,701
Paid-in Surplus	38,959,188
General Reserves	65,942,305
Other Reserves	3,654,013
Undivided Profits	15,367,100
TOTAL NET WORTH	126,909,307
TOTAL LIABILITIES AND NET WORTH	3,679,962,895

Total Number of Mortgage Loan Accounts	70,848
Total Number of Deposit and Savings Accounts	620,943

* Due to rounding, columns may not total.

STATE OF UTAH
Office of the Commissioner of Financial Institutions

Richard L. Burt, Acting Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
at the close of business December 31, 1981
AND CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS AS OF DECEMBER 31, 1980

ASSETS

Items	*11 Associations December 31, 1981	*11 Associations December 31, 1980
Conventional Mortgage Loans & Contracts	2,888,568,224	2,356,891,347
Insured or Guaranteed Mortgage Loans (FHA-VA-HUD)	70,375,998	75,573,572
Mortgages, Participations or Securities Insured or Guaranteed by an Agency or Instrumentality of the U. S. Government	54,657,591	10,849,369
Loans on Savings Accounts	52,516,775	70,811,959
Home Improvement Loans	51,367,952	23,62[illegible],558
Mobile Home Loans	65,150	48,691
Other Loans & Contracts	12,211,293	184,526
Less: Valuation Reserves	(2,216,410)	(594,387)
Accrued Interest Receivable	32,100,638	21,433,679
Advances for Borrowers' Taxes & Insurance	156,046	49,265
Real Estate Owned & Real Estate in Judgment	18,364,566	5,312,669
Cash & Due From Banks	52,337,737	43,265,280
U. S. Government Obligations	24,383,805	18,349,672
Other Investment Securities	148,738,457	77,283,314
Office Building, Less Depreciation	60,022,865	47,091,036
Furniture & Equipment, Less Depreciation	13,985,291	9,545,936
Stock in Federal Home Loan Bank	44,332,100	24,383,200
Equity Investment in Service Corporations/ Subsidiaries	32,420,312	23,868,272
Other Assets	192,381,403	13,801 950
TOTAL ASSETS	3,746,769,793	2,821,771,908

LIABILITIES

Deposits and Savings Accounts	2,483,891,949	2,009,028,789
Advances from Federal Home Loan Bank	788,516,245	423,585,800
Other Borrowed Money	75,077,602	38,525,035
Mortgages Payable on Association Premises	1,876,354	1,735,000
Subordinated Debentures or Bond Issues	50,000,000	50,000,000
Accrued Interest Payable on Borrowings	11,229,020	4,987,904
Dividends/Interest Accrued or Declared on Savings Accounts	16,172,157	8,292,051
Dividends Payable on Permanent, Reserve or Guaranty Stock	4,019	4,018
Loans in Process	113,471,681	83,041,257
Advance Payments by Borrowers for Taxes and Insurance	11,554,393	11,207,958
Interest, Taxes and Other Expenses Accrued	10,489,536	12,504,889
Specific Reserves	6,322,799	1,747,718
Deferred Credits	14,317,128	18,133,726
Other Liabilities	16,441,054	3,294,960
TOTAL LIABILITIES	3,599,363,937	2,666,089,105

NET WORTH

Permanent, Reserve or Guaranty Stock	2,987,795	7,312,659
Paid-in Surplus	32,031,975	3,487,167
General Reserves	65,823,848	64,222,936
Other Reserves	3,240,824	4,518,207
Undivided Profits	43,321,414	76,141,834
TOTAL NET WORTH	147,405,856	155,682,803
TOTAL LIABILITIES AND NET WORTH	3,746,769,793	2,821,771,908
Total Number of Mortgage Loan Accounts	77,621	84,129
Total Number of Deposit and Savings Accounts	642,143	433,903

* Due to rounding, columns may not total.

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STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

As of June 30, 1982

Name of Association	City	County	Organized	President	Secretary
American Savings and Loan Association	Salt Lake City	Salt Lake	1923	D. Gary Alvey	Le Roy P. Taylor
Equitable Savings and Loan Association	Kearns	Salt Lake	1890	Howard L. Hubbard	Ian D. G. McKechnie
Heritage Savings and Loan Association	St. George	Washington	1917	Richard M. Mathis	Russell M. Wilson
Home Savings and Loan Association	Salt Lake City	Salt Lake	1916	Howard C. Bradshaw	Orin R. Woodbury
Logan Savings and Loan Association	Logan	Cache	1913	E. Jay Berry	Richard L. Bracken
MountainWest Savings and Loan Association	Ogden	Weber	1922	LeRoy Mecham	Ruth A. Feeny
*Payson Building and Loan Society	Payson	Utah	1920	Lynn Page	Sherman Loveless
State Savings and Loan Association	Salt Lake City	Salt Lake	1919	R. G. Shumway	Carroll G. Robinson
Summit Savings and Loan Association	Park City	Summit	1979	Dean S. Berrett	William F. McComb
United Savings and Loan Association	Ogden	Weber	1956	John B. Goddard	La Verne Neilson
Washington Savings and Loan Association	St. George	Washington	1973	Richard J. Ball	Marion H. Bowler
Western Savings and Loan Company	Salt Lake City	Salt Lake	1892	Christopher J. Sumner	Lery M. Taniyama

* Indicates not insured with Federal Savings and Loan Insurance Corporation

STATE OF UTAH

Office of the Commissioner of Financial Institutions

Salt Lake City

Comparative Statement of Total Assets of Eleven State-Chartered Savings/Building and Loan Associations
Comparative Statement of Total Assets of One Foreign Savings and Loan Association

As of December 31, 1981

And total assets of Eleven Savings/Building and Loan Associations
and one Foreign Savings and Loan Association

As of December 31, 1980

Richard L. Burt, Acting Commissioner

Name of State Savings/Building and Loan Association	City	December 31, 1981	December 31, 1980
American Savings and Loan Association	Salt Lake City	2,317,575,837	1,482,293,985
Heritage Savings and Loan Association	St. George	45,080,157	43,651,976
Home Savings and Loan	Salt Lake City	22,584,314	17,056,625
Logan Savings & Loan Association	Logan	55,671.556	56,396,250
MountainWest Savings and Loan	Ogden	238,634,292	226,088,926
Payson Building and Loan	Payson	230,288	244,358
State Savings and Loan Association	Salt Lake City	651,651,720	610,03[illegible],441
Summit Savings and Loan Association	Park City	2,258,291	1,335,521
United Savings and Loan	Ogden	76,818,119	77,830,066
Washington Savings and Loan Association	St. George	10,234,191	9,692,058
Western Savings and Loan Company	Salt Lake City	326,031,028	297,142,702
	TOTALS	3,746,769,793	2,821,771,908
Name of Foreign Savings and Loan Association in Utah			
*Equitable Savings and Loan Association	Portland, Oregon	1,327,611,509	1,360,049,124

*Has branch in Kearns, Utah with deposits of $672,067 as of December 31, 1981.

STATE OF UTAH

Office of the Commissioner of Financial Institutions

Salt Lake City, Utah

Comparative Statement of Total Assets of Eleven State-Chartered Savings/Building and Loan Associations
Comparative Statement of Total Assets of One Foreign Savings and Loan Association

As of June 30, 1982

And total assets of Eleven Savings/Building and Loan Associations
and one Foreign Savings and Loan Association

As of June 30, 1981

Elaine B. Weis, Commissioner

Name of State Savings/Building and Loan Association	City	June 30, 1982	June 30, 1981
American Savings/Loan Association	Salt Lake City	2,274,210,212	1,646,181,254
Heritage Savings & Loan Association	St. George	40,160,947	44,889,304
Home Savings and Loan	Salt Lake	20,872,352	23,315,567
Logan Savings & Loan Association	Logan	54,135,793	55,385,875
MountainWest Savings and Loan	Ogden	230,284,901	225,794,727
Payson Building and Loan	Payson	241,877	253,362
State Savings and Loan Association	Salt Lake City	646,651,579	636,885,407
Summit Savings and Loan Association	Park City	1,671,431	2,245,974
United Savings & Loan	Ogden	76,034,800	75,841,423
Washington Savings and Loan Association	St. George	9,908,336	10,721,730
Western Savings and Loan Company	Salt Lake City	325,790,667	303,911,907
	Total	3,679,962,895	3,025,426,530
Name of Foreign Savings & Loan Association in Utah			
*Equitable Savings & Loan Association	Portland, Oregon	1,341,343,711	1,354,868,261

Has branch in Kearns, Utah with deposits of 419,611 as of June 30, 1982.

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF 11 SAVINGS/BUILDING AND LOAN ASSOCIATIONS AND FOREIGN SAVINGS AND LOAN
At the Close of Business June 30, 1982
(Amounts in thousands)

ASSETS	American Savings and Loan Association Salt Lake City	Equitable Savings and Loan Association* Portland, Oregon	Heritage Savings and Loan Association St. George	Home Savings and Loan Association Salt Lake City	Logan Savings and Loan Association Logan	Mountainwest Savings and Loan Association Ogden
Conventional Mortgage Loans & Contracts	1,752,394,394	1,035,048,137	30,295,252	7,600,760	75,729	149,546,471
Insured or Guaranteed Mortgage Loans (FHA-VA-HUD)	42,107,262	1,759,123	1,099,152	2,017,985	43,249,556	10,777,277
Mortgages, Participations or Securities Insured or Guaranteed by an Agency or Instrumentality of the U. S. Government	75,007,081	33,628,963	-0-	8,232,381	2,153,504	39,940,368
Loans on Savings Accounts	31,990,775	15,145,901	1,127,637	359,170	1,054,507	1,698,542
Home Improvement Loans	47,010,888	3,638,160	387,063	-0-	32 790	525,954
Mobile Home Loans	-0-	999,128	22,356	-0-	-0-	-0-
Other Loans & Contracts	12,428,083	2,424,661	463,130	-0-	-0-	397,118
Less: Valuation Reserves	(2,450,926)	-0-	-0-	-0-	-0-	-0-
Accrued Interest Receivable	24,858,587	14,871,834	596,045	308,782	385,606	1,925,026
Advances for Borrowers' Taxes & Insurance	-0-	-0-	-0-	-0-	-0-	1,170
Real Estate Owned & Real Estate in Judgment	17,891,289	2,775,731	616,009	56,832	879,947	1,989,668
Cash & Due From Banks	37,518,662	22,705,145	958,988	478,737	-0-	963,199
U. S. Government Obligations	15,210,289	6,147,307	1,178,000	-0-	1,187,921	2,015,470
Other Investment Securities	56,363,597	107,187,880	40,000	408,496	758,305	9,565,465
Office Building	39,232,439	9,261,880	1,021,686	782,342	2,309,069	3,677,983
Furniture & Equipment	9,526,063	2,215,488	174,095	131,486	288,197	922,895
Stock in Federal Home Loan Bank	27,894,700	10,410,100	596,300	350,000	470,700	2,275,000
Equity Investment in Service Corporations/Subsidiaries	26,502,378	25,467,581	35,000	-0-	39,755	1,492,669
Other Assets	60,724,761	47,696,692	1,748,234	145,381	1,250,207	2,660,426
TOTAL ASSETS	2,274,210,212	1,341,343,711	40,160,947	20,872,352	54,136,793	230,284,901

* Has branch in Kearns, Utah, with deposits of 419,611 as of June 30, 1982

ASSETS	Payson Building and Loan Society Payson	State Savings and Loan Association Salt Lake City	Summit Savings and Loan Association Park City	United Savings and Loan Association Ogden	Washington Savings and Loan Association St. George	Western Savings and Loan Company Salt Lake City
Conventional Mortgage Loans & Contracts	237,200	554,238,892	1,188,577	33,153,481	7,438,633	275,126,741
Insured or Guaranteed Mortgage Loans (FHA-VA-HUD)	-0-	1,115,040	-0-	5,331,329	589,438	637,154
Mortgages, Participations or Securities Insured or Guaranteed by an Agency or Instrumentality of the U. S. Government	-0-	22,363,575	-0-	16,534,403	-0-	10,369,643
Loans on Savings Accounts	-0-	7,932,866	13,349	906,565	473,793	2,575,836
Home Improvement Loans	-0-	332,445	164,415	110,452	113,643	1,744,422
Mobile Home Loans	-0-	-0-	-0-	7,886	33,411	-0-
Other Loans & Contracts	-0-	170,031	22,892	18,357	581,036	1,401,112
Less: Valuation Reserves	-0-	-0-	-0-	-0-	-0-	-0-
Accrued Interest Receivable	-0-	10,191,177	17,304	475,837	167,680	2,687,398
Advances for Borrowers' Taxes & Insurance	-0-	167,895	-0-	110,292	-0-	-0-
Real Estate Owned & Real Estate in Judgment	-0-	1,625,604	-0-	4,018,496	-0-	4,917,331
Cash & Due From Banks	1,754	7,212,[illegible]	103,632	3,132,761	398,720	1,293,509
U. S. Government Obligations	-0-	-0-	-0-	117,708	-0-	9,753,309
Other Investment Securities	-0-	14,068,983	-0-	5,499,235	-0-	2,901,086
Office Building	-0-	5,780,997	81,266	3,569,955	6,944	4,316,908
Furniture & Equipment	-0-	1,935,453	23,353	291,082	50,244	974,470
Stock in Federal Home Loan Bank	-0-	9,512,100	11,600	686,500	78,900	3,371,300
Equity Investment in Service Corporations/Subsidiaries	-0-	724,271	-0-	1,230,852	-0-	784,508
Other Assets	2,923	9,240,[illegible]	45,043	839,999	26,094	2,925,940
TOTAL ASSETS	241,877	646,651,579	1,671,431	76,034,800	9,908,336	325,790,667

	American Savings and Loan Association - Salt Lake City	Equitable Savings and Loan Association* Portland, Oregon	Heritage Savings and Loan Association St. George	Home Savings and Loan Association Salt Lake City	Logan Savings and Loan Association Logan	Mountainwest Savings and Loan Association Ogden
LIABILITIES						
Deposits and Savings Accounts	1,483,283,242	1,011,122,364	31,695,769	11,007,289	40,903,704	173,017,555
Advances from Federal Home Loan Bank	521,686,645	208,200,850	4,425,000	6,000,000	6,026,000	36,500,000
Other Borrowed Money	65,292,579	66,972,692	505,775	250,000	2,474,029	3,576,596
Mortgages Payable on Association Premises	756,996	-0-	-0-	17,422	-0-	-0-
Subordinated Debentures or Bond Issues	28,645,000	-0-	-0-	-0-	-0-	-0-
Accrued Interest Payable on Borrowings	6,996,429	2,822,033	39,041	72,169	-0-	412,972
Dividends/Interest Accrued or Declared on Savings Accounts	9,048,927	12,638,570	550,580	268,107	-0-	-0-
Dividends Payable on Permanent, Reserve or Guaranty Stock	-0-	-0-	-0-	-0-	-0-	2,099,573
Loans in Process	49,638,166	3,914,517	1,176,903	78,192	162,234	2,278,093
Advance Payments by Borrowers for Taxes and Insurance	11,746,904	8,484,155	290,302	70,951	413,528	3,205,899
Interest, Taxes and Other Expenses Accrued	5,209,181	2,532,311	-0-	70,700	-0-	737,161
Specific Reserves	6,580,249	1,360,450	-0-	98,000	-0-	540,568
Deferred Credits	6,335,145	7,218,424	56,885	521,038	35,607	1,279,824
Other Liabilities	8,635,680	891,166	281,167	142,266	324,265	-0-
TOTAL LIABILITIES	2,203,855,143	1,326,157,532	38,981,422	18,596,134	50,339,367	223,608,241
NET WORTH						
Permanent, Reserve or Guaranty Stock	721,567	3,421,804	-0-	250,000	-0-	155,000
Paid-in Surplus	37,420,055	3,807,012	-0-	1,357,999	-0-	-0-
General Reserves	31,259,883	-0-	1,152,476	380,000	2,227,520	5,840,000
Other Reserves	9,500	-0-	-0-	-0-	-0-	-0-
Undivided Profits	944,064	7,957,363	27,049	288,219	1,568,906	681,660
TOTAL NET WORTH	70,355,069	15,186,179	1,179,525	2,276,218	3,796,426	6,676,660
TOTAL LIABILITIES AND NET WORTH	2,274,210,212	1,341,343,711	40,160,947	20,872,352	54,135,793	230,284,901

	Payson Building and Loan Society Payson	State Savings and Loan Association Salt Lake City	Summit Savings and Loan Association Park City	United Savings and Loan Association Ogden	Washington Savings and Loan Association St. George	Western Savings and Loan Company Salt Lake City
LIABILITIES						
Deposits and Savings Accounts	114,301	428,450,043	1,185,371	55,122,951	8,442,368	223,129,397
Advances from Federal Home Loan Bank	68,800	161,241,800	100,000	5,730,000	100,000	66,426,000
Other Borrowed Money	-0-	13,764,293	-0-	1,543,702	254,090	7,115,738
Mortgages Payable on Association Premises	-0-	-0-	-0-	956,718	-0-	-0-
Subordinated Debentures or Bond Issues	-0-	-0-	-0-	-0-	-0-	-0-
Accrued Interest Payable on Borrowings	-0-	2,189,487	-0-	175,091	2,612	681,194
Dividends/Interest Accrued or Declared on Savings Accounts	-0-	2,666,984	17,771	678,011	106,100	2,403,977
Dividends Payable on Permanent, Reserve or Guaranty Stock	-0-	-0-	-0-	-0-	-0-	-0-
Loans in Process	14,000	795,906	-0-	1,903,784	286,426	9,519,762
Advance Payments by Borrowers for Taxes and Insurance	-0-	4,972,215	6,935	1,763,992	20,219	2,843,541
Interest, Taxes and Other Expenses Accrued	-0-	(1,018,530)	635	18,142	19,322	703,160
Specific Reserves	-0-	4,202,126	-0-	629,197	-0-	322,484
Deferred Credits	-0-	2,823,051	540	944,624	33,419	610,563
Other Liabilities	39	2,664,027	(251)	668,257	33,381	224,516
TOTAL LIABLITIES	197,140	622,751,402	1,312,001	70,134,469	9,297,937	313,980,332
NET WORTH						
Permanent, Reserve or Guaranty Stock	-0-	1,105,924	408,640	104,006	241,564	-0-
Paid-in Surplus	-0-	-0-	90,692	54,347	36,095	-0-
General Reserves	23,878	16,447,719	9,139	-0-	46,690	8,555,000
Other Reserves	13,819	-0-	-0-	3,283,411	-0-	347,283
Undivided Profits	100	6,346,534	(149,041)	2,458,567	286,050	2,908,052
TOTAL NET WORTH	(Misc.) 6,932 44,737	23,900,177	359,430	5,900,331	610,399	11,810,335
TOTAL LIABILITIES AND NET WORTH	241,877	646,651,579	1,671,431	76,034,800	9,908,336	325,790,667

REPORT OF FIVE FEDERALLY CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS IN UTAH AS OF JUNE 30, 1982

ASSETS	
Conventional Mortgage Loans & Contracts	1,059,851,276
Insured or Guaranteed Mortgage Loans (FHA-VA-HUD)	29,914,615
Mortgages, Participations or Securities Insured or Guaranteed by an Agency or Instrumentality of the U. S. Government	45,039,308
Loans on Savings Accounts	5,813,651
Home Improvement Loans	13,737,516
Mobile Home Loans	17,393,138
Other Loans & Contracts	8,711,436
Less: Valuation Reserves	(90,000)
Accrued Interest Receivable	14,704,031
Advances for Borrowers' Taxes & Insurance	-0-
Real Estate Owned & Real Estate in Judgment	9,426,156
Cash & Due From Banks	8,206,597
U. S. Government Obligations	13,642,162
Other Investment Securities	45,333,276
Office Building - Less Depreciation	22,412,237
Furniture & Equipment - Less Depreciation	1,815,976
Stock in Federal Home Loan Bank	18,415,400
Equity Investment in Service Corporations/Subsidiaries	7,350,250
Other Assets	9,904,135
TOTAL ASSETS	1,331,581,160

LIABILITIES	
Deposits and Savings Accounts	821,080,486
Advances from Federal Home Loan Bank	354,890,420
Other Borrowed Money	19,281,205
Mortgages Payable on Association Premises	1,475,835
Subordinated Debentures or Bond Issues	-0-
Accrued Interest Payable on Borrowings	2,375,155
Dividends/Interest Accrued or Declared on Savings Accounts	17,655,405
Dividends Payable on Permanent, Reserve or Guaranty Stock	-0-
Loans to Process	8,052,775
Advance Payments by Borrowers for Taxes and Insurance	15,078,093
Interest, Taxes and Other Expenses Accrued	767,892
Specific Reserves	3,942,263
Deferred Credits	6,031,115
Other Liabilities	2,776,325
TOTAL LIABILITIES	1,253,406,969

NET WORTH	
Permanent, Reserve or Guaranty Stock	2,551,521
Paid-In Surplus	-0-
General Reserves	39,178,011
Other Reserves	-0-
Undivided Profits	36,444,659
TOTAL NET WORTH	78,174,191
TOTAL LIABILITIES AND NET WORTH	1,331,581,160

CONSOLIDATED
STATEMENT OF OPERATIONS OF STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS*

	11 Associations ** Year Ended 12-31-80	11 Associations **Year Ended 12-31-81
INCOME		
Interest on Mortgage Loans	230,030,526	307,837,227
Interest on Mortgage Loans Participations of Mortgage-Backed Securities	944,797	3,480,651
Interest on Real Estate Sold on Contract	268,527	315,412
Interest on Other Loans	8,041,979	12,256,576
Interest & Dividends on Investments and Deposits	19,071,606	32,730,647
Loan Fees	16,085,478	17,873,740
Loan Servicing Fees	2,452,241	3,050,433
Other Fees and Charges	1,608,794	3,186,867
Net Income from Office Building Operations	840,178	1,227,075
Net Income from Service Corporation/Subsidiaries	458,879	130,239
Profits on Sale of Assets	2,537,971	3,011,747
Miscellaneous Other Income	3,041,488	5,261,871
TOTAL INCOME	285,382,464	390,362,485
EXPENSE		
Salaries of Officers, Directors and Employees	17,737,464	25,212,554
Employee Benefits	2,322,261	2,585,062
Legal Expense	396,811	863,725
Directors, Officers & Employees Expense	940,614	1,614,189
Office Occupancy Expense	5,012,069	7,535,048
Furniture, Fixtures & Equipment Expense	3,855,473	7,164,392
Advertising	3,863,979	5,381,042
Commissions Paid for Savings Accounts	158,332	200,815
Insurance and Surety Bond Premiums	576,418	621,767
Federal Insurance Premium	1,484,181	1,914,843
Supervisory Fees and Audit Expense	480,007	918,830
Interest on Deposits and Savings Accounts	177,975,963	273,049,186
Interest on Borrowed Money	48,680,623	95,952,369
Provision for Losses on Loans	167,396	1,073,770
Losses on Sale of Assets	1,246,367	2,401,051
Miscellaneous Other Expenses	8,517,905	14,654,707
Federal and State Income Taxes	4,236,467	(19,210,163)
TOTAL EXPENSE	277,652,331	421,933,207
NET INCOME	7,730,132	(31,570,722)

* Does not include Equitable Savings & Loan Association, Portland, Oregon, which has one branch at Kearns, Utah.

** Due to rounding, columns may not total.

INDUSTRIAL LOAN CORPORATIONS

FEDERAL SAVINGS/BUILDING AND LOAN ASSOCIATIONS

As of June 30, 1982

Name	City	County	President	Secretary
Deseret Federal Savings and Loan Association	Salt Lake City	Salt Lake	Emerson L. Hardy	Arilyn E. Reese
First Federal Savings and Loan Association of Logan	Logan	Cache	Reed Bullen	Gordon W. Haws
First Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gerald R. Christensen	Ralph P. Neilson
Ogden First Federal Savings and Loan Association	Ogden	Weber	Richard M. Mercer	Georgia S. Budge
Prudential Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gene Donovan	Kent W. Larsen

INDUSTRIAL LOAN CORPORATIONS

December 31, 1981

Name of Corporations	City	County	Approved	President	Secretary	Treasurer
Alpine First Thrift	American Fork	Utah	1958	Stephen Holley	Edna N. Hawke	Debra Holley
Alta Thrift & Loan Co.	Sandy	Salt Lake	1979	Reed W. Saunders	Ronald A. Carnago	
American Fidelity Thrift & Loan	Murray	Salt Lake	1980	R. Christopher Swaner	Robert F. Weyher, Jr.	Robert F. Weyher, Jr.
American Investment Thrift	Salt Lake City	Salt Lake	1980	Joseph S. Steinberg	Thomas E. Mara	Thomas E. Mara
Associates Financial Services Co. of Ogden, Inc.	Ogden	Weber	1974	A. J. Dellavechia	T. S. Landis	J. E. Jack
Branch	Layton	Davis				
Branch	Ogden	Weber				
Associates Financial Services Co. of Roy, Inc.	Roy	Weber	1974	A. J. Dellavechia	T. S. Landis	J. E. Jack
Avco Thrift of Utah	Ogden	Weber	1977	T. M. Cumming	Philip J. Cullen	Gary L. Fite
Basin Loans, Inc.	Vernal	Uintah	1948	Brent L. Feltch	Stanley A. Anderson	Stanley A. Anderson
Beehive Thrift and Loan Corp.	Salt Lake City	Salt Lake	1977	William Pulsipher	Karen E. Carlyle	
Capitol Thrift and Loan	Salt Lake City	Salt Lake	1948	Richard A. Christensen	Salley A. Taylor	Merlyn Hanks
Century Finance Company of Kearns	Kearns	Salt Lake	1966	R. F. Brozman	M. Sagan	G. L. Wells
Century Finance Co. of Main	Salt Lake City	Salt Lake	1968	R. F. Brozman	M. Sagan	G. L. Wells
Century Finance Co. of Tooele	Tooele	Tooele	1968	R. F. Brozman	M. Sagan	G. L. Wells
Charter Thrift and Loan	Bountiful	Davis	1980	Gary S. Harris	Neal R. Wilson	Gary Huffer
Citicorp Person-to-Person Financial Center of Utah	Murray	Salt Lake	1975	Barry C. Burkholder	George Poland	Robert Williams
Branch	Salt Lake City	Salt Lake				
Branch	Salt Lake City	Salt Lake				
Branch	Ogden	Weber				
Branch	West Valley City	Salt Lake				
Branch	Orem	Salt Lake				
Commerce First Thrift	Salt Lake City	Salt Lake	1975	Edward M. Jamison	Janalee Jamison	Janalee Jamison
Branch	Salt Lake City	Salt Lake				
Commercial Credit Plan, Inc.	Salt Lake City	Salt Lake	1976	T.J. Muldowney	L. F. Doveney	S. J. Rzeczkowski
Branch	Cedar City	Iron				
Branch	West Valley City	Salt Lake				
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Murray	Salt Lake				
Consolidated Finance Corporation	Tooele	Tooele	1955	E. LaVar Tate	Clyde J. Allen	Clyde J. Allen
Continental Thrift & Loan Co.	Salt Lake City	Salt Lake	1959	A. W. Kelson	Ned B. Combs	A. W. Kelson
Copper State Thrift & Loan Co.	Salt Lake City	Salt Lake	1977	Robert B. Beckstead	John M. Taggart	John M. Taggart
Cottonwood Thrift & Loan, Inc.	Salt Lake City	Salt Lake	1978	H. A. Rudy	York Chandler	York Chandler

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Deamer Finance Company	Ogden	Weber	1960	M.J. Deamer	Shelly Waters	Joyce Way
FMA Thrift & Loan Company	Salt Lake City	Salt Lake	1959	John H. Firmage, Jr.	Gean M. Thorpe	Richard C. Emery
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Salt Lake City	Salt Lake				
Branch	Salt Lake City	Salt Lake				
Branch	Salt Lake City	Salt Lake				
FinanceAmerica Thrift Corporation	Salt Lake City	Salt Lake	1980	E. F. Rabernold	C. J. Eby	P. Gupta
Branch	Orem	Utah				
First Thrift and Loan Corporation	Salt Lake City	Salt Lake	1956	Richard L. Reed	Alden S. Gibbs	Alden S. Gibbs
Foothill Thrift and Loan	Salt Lake City	Salt Lake	1979	Richard D. Paul	Harold Turley	Edward L. Burton III
Branch	Sandy	Salt Lake				
Frontier Finance Company	Provo	Utah	1969	Loudean P. Lamb	Richard N. Bagley	
General Acceptance Company	Cedar City	Iron	1948	John H. Froyd	James H. Froyd	Marie A. Froyd
HFC Thrift, Inc.	Salt Lake City	Salt Lake	1980	A. J. Rivers		
Branch	Logan	Cache				
Branch	West Valley City	Salt Lake				
Intermountain Thrift & Loan	Salt Lake City	Salt Lake	1975	E. H. Throndson	Louise Sorenson	Ray P. Nielson
Branch	Salt Lake City	Salt Lake				
Branch dba Heber Thrift & Loan	Heber	Wasatch				
Home Credit Corporation	Salt Lake City	Salt Lake	1979	J. Gordon Sorenson	Elaine J. Sorensen	John G. Sorensen, Jr.
Interlake Thrift	Salt Lake City	Salt Lake	1953	T. Kay Lyman	Tex R. Olsen	Tex R. Olsen
Branch	Midvale	Salt Lake				
Branch	Richfield	Sevier				
Branch	Ogden	Weber				
The Lockhart Company	Salt Lake City	Salt Lake	1926	Richard A. Van Winkle	M. McKenzie	Jay F. Facer
Branch	Cedar City	Iron				
Branch	Clearfield	Davis				
Branch	West Valley City	Salt Lake				
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Salt Lake City	Salt Lake				
Branch	Salt Lake City	Salt Lake				
Branch	Orem	Utah				
Branch	Salt Lake City	Salt Lake				
Branch	Murray	Salt Lake				
Branch	Price	Carbon				
Branch	Logan	Cache				

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Metropolitan Finance Co.	Salt Lake City	Salt Lake	1968	Earl M. Johnson	L. W. Palmer	L. W. Palmer
Model Finance Inc.	Ogden	Weber	1966	J. P. Kenny	H. M. Kenny	H. N. Kenny
Mortensens Finance Company	Richfield	Sevier	1953	V. J. Mortensen	Arthur Mortensen	Melba E. Mortensen
Murray First Thrift & Loan Co.	Salt Lake City	Salt Lake	1949	Edward I. Vetter	Dean G. Christensen	Dean G. Christensen
Branch	Bountiful	Davis				
Branch	West Valley City	Salt Lake				
Branch	Murray	Salt Lake				
Branch	Salt Lake City	Salt Lake				
Branch	Orem	Utah				
North Ogden Finance Company	Ogden	Weber	1965	M. J. Deamer	Jody Deamer	Shelly Waters
Overland Thrift and Loan	Salt Lake City	Salt Lake	1978	Grant Ungerman	Verdi T. Smith	A. Don Davis
Branch	Roosevelt	Duchesne				
Peoples Finance & Thrift Co. dba Peoples Finance & Thrift Co. of Ogden	Ogden	Weber	1968	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba Peoples First Thrift - Riverdale	Ogden	Weber	1968	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba Peoples First Thrift	Provo	Utah	1973	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Company of Salt Lake County, dba Peoples First Thrift	Midvale	Salt Lake	1973	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Company of Utah, dba Peoples First Thrift	Salt Lake City	Salt Lake	1924	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Company of Utah, dba Peoples First Thrift	Salt Lake City	Salt Lake	1962	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Pioneer Thrift	Salt Lake City	Salt Lake	1980	Robert T. Hunter	Jill H. Bischoff	
St. George Finance, dba St. George Thrift & Loan	St. George	Washington	1977	Roger C. Gornichec	Doug McKnight	
Security Pacific Finance Systems Inc., dba Security Pacific Finance [illegible] Center, Inc.	Midvale	Salt Lake	1980	William F. Ford	Mary E. Lee	Alfred E. Martinson
Sunset Finance Company	Ogden	Weber	1966	M. J. Deamer	Jack Hill	Shelly Waters
Terrace Finance Company	Ogden	Weber	1966	M. J. Deamer	M. J. (Jody) Deamer II	Shelly Waters
United Thrift	Orem	Utah	1977	Burkley L. Bunker	W. Wayne Bunker	W. Wayne Bunker
U. S. Thrift and Loan	West Jordan	Salt Lake	1969	Keith H. Miles	T. C. McCamey	David S. Davies
Branch	American Fork	Utah				
Branch	Logan	Cache				
Branch	Spanish Fork	Utah				
Branch (Carillon Square)	Orem	Utah				
Branch	Moab	Grand				

INDUSTRIAL LOAN CORPORATIONS - June 30, 1982 - - - - - - - - - - - - - - 56

INDUSTRIAL LOAN CORPORATIONS - July 1, 1981 - - - - - - - - - - - - - - 58

CORPORATION LICENSES APPROVED

Name of Corporation	Location	Approved	Opened
Alpine Bancorp	Park City	2-16-82	
Alta Thrift & Loan Co.	Sandy	9-21-79	9-21-81
Golden West Thrift & Loan Co.	Mt. Pleasant	11-12-81	

BRANCHES APPROVED AND OPENED

Charter Thrift & Loan			
1175 E. Country Hills Dr.	Ogden	8-13-81	11-17-81
Vicinity of 4800 South Highland Dr.	Holladay	8-13-81	
Citicorp Person-To-Person Financial Center of Utah			
University Mall	Orem	5-11-81	7-15-81
FMA Thrift & Loan Co.			
2023 East 9400 South	Sandy	2-1-82	2-1-82
5515 South 900 East	Murray	10-28-81	3-24-82
FinanceAmerica	Orem		7-1-81
Foothill Thrift and Loan			
2029 East 7000 South	Salt Lake City	8-18-80	9-25-81
6400 South State	Salt Lake City	10-30-81	
HFC Thrift, Inc.			
3601 South 2700 West	West Valley City	6-11-81	8-24-81
Intermountain Thrift & Loan			
81 West 3300 South	Salt Lake City	8-13-81	8-14-81
The Lockhart Co.	Vernal	4-15-81	
Overland Thrift	Logan	2-19-82	
U.S. Thrift & Loan			
131 East Main St.	American Fork	7-21-81	8-26-81
50 South Main	Brigham City	3-8-82	6-1-82
710 W. Price River Drive	Price	8-13-81	10-19-81
1070 North Main	Spanish Fork	9-14-81	10-19-81
Western Heritage Thrift & Loan			
830 East 9400 South	Sandy	6-23-81	12-30-81
500 East Tabernacle	St. George	11-4-81	12-30-81

IN LIQUIDATION

Bonneville Thrift & Loan Corp.	Bountiful

LICENSES REVOKED

Domestic Credit of Utah	Salt Lake City	10-6-81
Fairway Financial Services	Spanish Fork	10-21-81

HOME OFFICE LOCATION CHANGE

	From	To	
FinanceAmerica	Murray	Salt Lake City	6-3-82

INDIVIDUAL REPORTS OF 36 INDUSTRIAL LOAN CORPORATIONS AND 55 BRANCHES SHOWING CONDITION AS OF JUNE 30, 1982 (INCLUDES ONLY CORPORATIONS TAKING THRIFT)

Name of Corporation	ASSETS Cash and due from banks	Securities	Total net Receivables	Other Investments	Premises, furniture, fixtures and other assets representing the institution's premises	Real estate owned other than institution's premises	Investments in unconsolidated subsidiaries and associated companies
Alta Thrift and Loan Company	447,862	-0-	1,077,406	-0-	226,610	-0-	-0-
American Fidelity Thrift and Loan Company	297,443	49,105	3,203,193	-0-	39,314	-0-	-0-
American Investment Thrift	211,677	-0-	2,752,507	863	57,680	-0-	-0-
Basin Loans, Inc.	51,871	-0-	1,078,989	-0-	-	8,047	-0-
Beehive Thrift and Loan Corporation	217,300	-0-	2,076,000	-0-	19,000	386,900	-0-
Capitol Thrift and Loan	1,781,148	63,309	7,324,335	-0-	23,078	971,037	10,000
Charter Thrift and Loan	393,733	-0-	2,333,198	405,000	91,534	171,589	-0-
Citicorp Person-to-Person Financial Center of Utah	10,300	-0-	69,862,171	900,000	777,312	-0-	-0-
Commerce First Thrift	695,235	-0-	4,841,483	-0-	204,768	140,819	-0-
Commercial Credit Plan Incorporated	2,012,142	-0-	11,355,724	350,000	-	-0-	-0-
Continental Thrift & Loan Company	211,227	-0-	2,620,682	76,345	28,232	34,201	489,088
Copper State Thrift & Loan Co.	1,206,979	-0-	16,081,738	-0-	294,993	16,839	-0-
Cottonwood Thrift and Loan	373,881	-0-	11,252,308	-0-	534,309	395,208	-0-
FHA Thrift and Loan Company	3,443,000	82,000	93,115,000	-0-	1,271,000	4,292,000	10,525,000
FinanceAmerica Thrift Corporation	18,304	-0-	5,191,987	-0-	22,403	-0-	-0-
First Thrift and Loan	22,339	-0-	1,042,009	189,258	13,274	163,935	-0-
Foothill Thrift and Loan	1,478,693	-0-	19,602,873	-0-	927,417	304,402	72,994
General Acceptance Company	41,072	685	717,129	-0-	39,408	24,153	-0-
HFC Thrift, Inc.	864,773	-0-	3,138,920	-0-	106,769	-0-	-0-
Home Credit Thrift and Loan	257,705	151,231	3,943,840	-0-	281,957	179,903	45,250
Interlake Thrift	1,149,712	-0-	12,147,530	-0-	1,673,478	293,804	229,880
Intermountain Thrift and Loan	15,986	-0-	5,594,108	705,778	369,039	83,917	-0-
The Lockhart Company	3,202,481	950,677	85,959,325	-0-	424,034	3,677,484	-0-
Murray First Thrift and Loan Company	3,288,700	-0-	42,530,598	9,891	481,778	8,002,352	4,009,734
Overland Thrift and Loan	519,492	-0-	10,511,656	-0-	281,148	46,716	-0-
Peoples Finance and Thrift Company dba Peoples First Thrift	26,488	-0-	1,451,297	-0-	45,486	-0-	-0-
Peoples Finance and Thrift Company of Ogden dba Peoples First Thrift	1,250,1[illegible]	-0-	1,634,284	-0-	2,421	26,742	-0-
Peoples Finance and Thrift Company of Provo dba Peoples First Thrift	60,738	-0-	1,486,069	-0-	7,402	-0-	-0-
Peoples Finance and Thrift Company of Salt Lake County dba Peoples First Thrift	196,608	-0-	1,784,249	-0-	9,792	144,474	-0-
Peoples Finance and Thrift Company of Salt Lake City dba Peoples First Thrift	593,086	-0-	2,965,513	-0-	55,512	432,305	2,160,000
Peoples Finance and Thrift Company of Utah dba Peoples First Thrift	1,107,855	-0-	3,492,081	-0-	4,109	-0-	-0-
Pioneer Thrift	298,156	-0-	1,097,950	1,766,000	69,138	-0-	-0-
Security Pacific Finance Money Center Inc.	43,698	-0-	4,202,457	-0-	18,220	205,875	-0-
St. George Finance, Inc. dba St. George Thrift and Loan	329,077	-0-	2,125,345	24,368	12,902	94,721	-0-
U. S. Thrift and Loan	338,174	-0-	10,684,348	-0-	277,649	215,329	-0-
United Thrift	66,340	202,115	551,383	-0-	91,080	93,820	-0-
Utah Financial Thrift & Loan	965,883	205,268	1,188,037	-0-	4,119	-0-	-0-
Western Heritage Thrift and Loan	273,683	233,161	4,099,313	805,808	320,069	-0-	111,500
TOTALS	27,833,313	1,939,551	436,039,647	5,413,511	9,028,354	20,826,612	17,563,366

	Deferred charges and prepaid expenses	Other assets	TOTAL ASSETS	LIABILITIES	Thrift certificates, passbook, NOW accounts, other	Notes payable	Other liabilities	Stockholders equity	TOTAL LIABILITIES AND EQUITY CAPITAL
	30,777	1,797	1,804,452	1,158,053	-0-	20,426	625,973		1,804,452
	13,873	434,743	4,039,673	3,270,753	-0-	106,155	662,765		4,039,673
	10,171	47,910	3,080,788	1,803,578	117,693	157,125	1,002,392		3,080,788
	2,375	4,026	1,145,508	676,983	-0-	29,303	439,222		1,145,508
	8,700	19,800	2,927,900	1,807,600	-0-	846,800	273,500		2,927,900
	-0-	-0-	10,174,919	8,084,308	287,376	356,514	1,446,721		10,174,919
	46,640	312,630	3,754,344	3,180,102	-0-	114,369	459,873		3,754,344
	-0-	853,357	72,403,340	14,834,922	34,822,055	1,482,499	19,263,864		72,403,340
	12,196	21,938	5,916,439	4,740,699	155,301	275,664	744,775		5,916,439
	-0-	406,241	14,324,107	10,918,728	175,921	57,812	3,171,646		14,324,107
	21,501	93,395	3,494,791	2,808,168	50,000	286,778	349,845		3,494,791
	57,543	62,526	17,640,668	14,983,941	329	941,355	1,715,043		17,640,668
	5,000	283,199	12,843,905	10,720,521	21,106	841,481	1,260,797		12,843,905
	373,000	184,000	113,305,000	74,362,000	20,168,000	6,493,000	12,282,000		113,305,000
	21,545	16,160	5,270,399	141,919	3,188,489	258,043	1,681,948		5,270,399
	3,143	-0-	1,413,978	303,951	138,971	221,603	749,453		1,413,978
	31,330	1,199,399	23,817,112	19,942,752	-0-	1,557,171	2,317,189		23,817,112
	-0-	4,673	847,120	759,139	-0-	14,201	73,780		847,120
	4,739	(170,003)	3,945,198	1,163,436	-0-	100,146	2,681,615		3,945,198
	35,211	17,367	4,922,484	3,929,957	115,375	252,396	624,556		4,922,484
	209,498	35,063	15,730,965	12,731,018	-0-	736,534	2,263,413		15,730,965
	225,778	71,366	7,065,972	5,356,679	208,488	354,816	945,989		7,065,972
	310,667	2,383,186	96,907,774	72,689,696	2,450,000	7,135,926	14,632,242		96,907,774
	155,059	2,531,354	60,929,466	49,235,838	1,085,698	3,063,949	7,343,981		60,929,466
	19,837	366,576	11,745,423	7,668,837	1,200,000	1,338,742	1,537,845		11,745,423
	-0-	-0-	1,523,191	960,589	-0-	155,663	406,939		1,523,191
	-0-	-0-	2,913,583	2,203,336	-0-	10,589	699,658		2,913,583
	-0-	-0-	1,554,209	1,098,782	-0-	72,731	382,696		1,554,209
	-0-	1,500	2,136,623	1,553,094	-0-	133,146	430,383		2,136,623
	7,968	2,814	6,237,198	2,858,003	-0-	2,239,110	1,140,085		6,237,198
	-0-	-0-	4,604,043	3,303,619	-0-	96,833	1,203,593		4,604,043
	11,948	83,009	3,326,201	2,478,127	-0-	51,065	797,009		3,326,201
	-0-	65,052	4,535,382	296,310	3,081,996	128,705	1,028,291		4,535,302
	3,273	-0-	2,589,886	2,223,824	-0-	134,232	231,830		2,589,886
	105,078	30	11,620,808	6,716,432	3,475,819	141,871	1,286,686		11,620,808
	1,310	3,000	1,009,048	629,710	-0-	60,219	319,119		1,009,048
	39,187	820	2,403,234	1,998,317	-0-	63,815	341,102		2,403,234
	38,672	221,340	6,103,546	4,673,667	11,968	276,644	1,141,267		6,103,546
TOTALS	1,806,179	9,558,268	350,008,601	258,467,298	72,754,785	30,607,431	88,179,087		350,008,601

INDIVIDUAL REPORTS OF 57 INDUSTRIAL LOAN CORPORATIONS AND 52 BRANCHES SHOWING CONDITION AS OF DECEMBER 31, 1981

Name of Corporation	Assets	Adjusted Net Receivables	Cash on Hand & in Banks	Real Estate Less Depreciation	Furniture, Fixtures & Equipment Less Depreciation	Investments	Deferred charges & Prepaid expenses plus Other Assets	Total Assets
Alpine First Thrift		558,781	22,353	-0-	5,907	929,000	-0-	1,516,041
Alta Thrift and Loan Company		232,868	73,006	-0-	-0-	450,000	69,384	826,058
American Fidelity Thrift & Loan		2,235,304	593,784	-0-	43,044	49,105	32,170	2,953,317
American Investment Thrift		1,609,952	84,185	-0-	113,429	100,983	221,682	2,130,153
Associates Financial Services of Ogden		3,521,483	4,909	-0-	8,889	-0-	6,408	3,541,269
Associates Financial Services Company of Roy, Inc.		2,117,303	4,331	-0-	6,646	-0-	-0-	2,128,300
Avco Thrift of Utah		3,253,315	1,280	23,970	8,157	-0-	5,878	3,292,320
Basin Loans, Inc.		1,065,071	61,179	8,067	6,329	-0-	4,030	1,144,676
Beehive Thrift & Loan Corp.		2,105,219	44,993	237,508	15,872	231,044	282,357	2,936,997
Capital Thrift and Loan		7,894,694	2,094,447	511,725	25,679	-0-	-0-	10,527,545
Century Finance Company of Kearns		1,117,833	(6,706)	-0-	3,333	-0-	230	1,114,696
Century Finance Company of Main		398,208	5,552	-0-	713	-0-	(17)	404,256
Century Finance Company of Tooele		506,281	6,163	-0-	973	-0-	(65)	513,352
Charter Thrift and Loan		1,454,548	1,025,243	140,182	34,395	552,500	122,233	3,329,301
Citicorp Person-to-Person Financial Center of Utah		66,698,844	(22,638)	-0-	820,110	450,000	826,916	68,773,232
Commerce First Thrift		3,890,932	470,971	168,784	212,930	2,619	21,145	4,767,381
Commercial Credit Plan, Inc.		9,076,630	1,676,907	-0-	-0-	1,000,000	150,406	11,903,943
Consolidated Finace Corp		246,821	14,244	87,348	4,486	251,209	37,302	641,410
Continental Thrift & Loan Co.		2,186,835	161,424	34,201	37,304	486,514	64,423	2,930,701
Copper State Thrift & Loan Co.		12,615,381	763,319	16,760	230,033	-0-	73,060	13,697,573
Cottonwood Thrift and Loan		8,901,310	1,246,396	460,000	167,383	206,324	2,919	10,944,332
Beaver Finance Co.		185,991	814	13,130	-0-	22,324	2,600	224,059
FHA Thrift & Loan		84,352,000	3,433,000	2,114,000	534,000	11,680,000	2,561,000	104,674,000
FinanceAmerica Thrift Corp		5,423,073	46,717	-0-	22,822	-0-	14,877	5,507,489
First Thrift and Loan		1,076,039	23,174	158,318	18,908	107,080	63,995	1,447,454
Foothill Thrift and Loan		15,417,668	1,263,653	965,033	327,705	-0-	792,763	18,766,822
Frontier Finance Co.		652,220	2,746	-0-	3,474	-0-	3,550	660,990
General Acceptance Company		572,286	59,292	51,233	479	685	5,309	689,486
HFC Thrift, Inc.		3,196,065	573,763	-0-	114,429	-0-	152,478	4,036,735
Home Credit Thrift and Loan		3,626,039	9,589	432,378	45,334	202,033	49,739	4,365,112
Interlake Thrift		10,990,376	867,623	1,791,523	66,373	94,525	221,161	14,031,584
Intermountain Thrift and Loan		2,936,613	402,276	380,005	128,842	230,000	381,930	4,479,666
The Lockhart Co.		87,888,962	3,646,258	3,764,577	2,400,294	1,077,105	398,025	98,175,221
Metropolitan Finance Company, Inc.		700,656	4,846	-0-	2,362	-0-	17,221	725,085
Model Finance Inc.		383,840	13,445	18,000	674	-0-	13,543	409,502
Mortensons Finance Co.		1,380,649	(27,741)	5,558	2,987	-0-	1,944	1,363,399
Murray First Thrift & Loan Co.		41,476,429	2,920,257	7,039,859	79,280	3,725,083	1,934,247	57,175,075
North Ogden Finance Co.		259,882	-0-	9,814	203	76,013	-0-	345,974
Overland Thrift and Loan		7,630,446	1,398,117	30,792	254,633	34,580	195,893	9,544,403
Peoples Finance & Thrift Co. dba Peoples First Thrift		1,385,395	54,916	-0-	45,406	-0-	-0-	1,485,717
Peoples Finance & Thrift Co. of Ogden dba Peoples First Thrift		1,765,448	107,475	25,376	2,421	-0-	814,962	2,715,682
Peoples Finance & Thrift Co. of Provo dba Peoples First Thrift		1,782,648	67,134	-0-	7,042	-0-	1,130	1,857,954
Peoples Finance & Thrift Co. of Salt Lake City dba Peoples First Thrift		2,820,048	174,459	432,303	35,510	2,140,000	243,707	5,906,029
Peoples Finance & Thrift Co. of Salt Lake City dba Peoples First Thrift		2,180,013	99,039	142,127	9,790	-0-	1,500	2,432,469
Peoples Finance & Thrift Co. of Utah dba Peoples First Thrift		3,810,474	88,875	-0-	4,110	-0-	723,472	4,626,931
Pioneer Thrift		1,604,366	1,927,223	-0-	71,521	-0-	109,773	3,712,883
St. George Finance, Inc. dba St. George Thrift & Loan		1,879,482	312,074	62,206	16,842	22,346	47,373	2,340,325
Security Pacific Finance Money Center, Inc.		4,366,964	83,367	136,952	20,196	-0-	59,816	4,666,495
Sunset Finance Co.		253,181	(3,663)	-0-	-0-	-0-	1,000	250,518
Terrace Finance Co.		113,548	187	-0-	-0-	52,017	-0-	165,672
United Thrift		444,199	29,782	150,676	35,115	41,283	56,340	757,235
U. S. Thrift & Loan		7,082,335	201,487	-0-	198,041	-0-	97,866	7,579,929
Utah Financial Services		1,107,199	553,713	-0-	6,575	21,497	28,576	1,719,560
Valley Finance Company, Inc.		586,194	16,721	7,331	1,062	-0-	-0-	611,308
Valley Loan Corporation		314,947	155,980	54,013	6,491	89,115	323	620,869
Western Heritage Thrift and Loan Co.		3,127,009	548,639	89,945	31,925	359,623	118,483	4,275,564
TOTALS		436,460,438	27,380,391	18,523,780	8,261,704	24,704,291	11,032,723	527,363,247

LIABILITIES	Thrift Certificates	Notes Payable	Other Liabilities	Stockholders Equity	Total Liabilities and Capital
	-0-	326,165	176,967	1,013,309	1,516,041
	183,235	-0-	2,099	640,724	826,058
	2,350,511	-0-	74,936	507,870	2,933,317
	938,115	190,701	28,317	1,001,030	2,130,153
	-0-	2,333,350	2,237	1,205,682	3,541,269
	-0-	1,402,532	368	725,380	2,128,300
	-0-	2,848,436	7,667	436,417	3,292,520
	865,677	26,386	25,263	427,350	1,144,676
	2,094,962	214,228	232,880	374,927	2,936,997
	8,360,249	275,234	449,909	1,442,151	10,527,545
	-0-	560,894	900	552,900	1,114,694
	-0-	278,680	256	125,320	404,256
	-0-	55,726	787	456,839	513,352
	2,919,945	15,830	51,071	342,427	3,329,301
	7,348,030	42,358,598	382,344	18,484,360	68,573,232
	3,967,474	-0-	87,945	711,963	4,767,381
	8,611,364	188,717	39,535	3,144,327	11,983,943
	-0-	203,541	71,320	366,549	641,410
	2,329,596	80,908	214,527	325,670	2,950,701
	11,033,491	966	1,278,858	1,384,258	13,697,573
	9,258,379	124,589	316,436	1,244,929	10,944,332
	-0-	150,316	307	73,436	224,059
	71,735,000	13,800,000	3,084,000	12,070,000	104,674,000
	130,362	3,476,980	233,547	1,646,600	5,507,489
	334,344	998,358	1,397	692,935	1,447,454
	15,246,068	38,363	1,267,518	2,214,673	18,766,822
	-0-	422,963	49,611	188,416	660,990
	565,046	35,000	13,535	73,905	689,486
	1,308,396	-0-	64,370	2,663,969	4,036,735
	3,157,321	485,166	45,877	676,748	4,365,112
	11,259,380	45,622	506,612	2,219,770	14,031,584
	3,255,317	112,550	143,175	968,624	4,479,666
	69,441,994	7,885,658	6,570,227	14,277,342	98,175,221
	-0-	444,026	7,854	273,205	725,085
	-0-	292,200	5,904	110,398	408,502
	-0-	698,512	732	664,115	1,363,399
	45,220,067	1,201,716	2,726,975	8,026,317	57,175,075
	-0-	275,838	5,390	64,748	343,976
	6,058,648	250,000	1,435,453	1,800,862	9,544,403
	1,068,703	-0-	36,219	360,795	1,485,717
	2,034,593	-0-	19,891	661,198	2,715,682
	1,293,667	-0-	143,277	421,010	1,857,954
	3,202,827	-0-	1,561,773	1,141,427	5,906,029
	1,764,612	68,274	128,035	471,548	2,432,469
	3,390,115	-0-	99,853	1,136,963	4,626,931
	2,778,072	-0-	120,215	814,596	3,712,883
	1,953,731	-0-	135,779	250,795	2,340,325
	307,378	3,319,956	5,923	1,033,238	4,666,495
	-0-	195,200	685	34,633	230,518
	-0-	82,611	2,389	80,672	165,672
	343,744	77,174	5,389	330,928	757,235
	2,423,460	3,765,000	80,975	1,310,494	7,579,929
	1,306,394	-0-	85,236	327,930	1,719,560
	-0-	430,934	12,639	147,735	611,308
	-0-	425,785	470	194,614	620,869
	2,748,339	277,115	123,951	1,126,139	4,275,544
TOTALS	312,440,646	92,249,047	24,170,647	93,502,867	522,363,247

CONSOLIDATED STATEMENT

OF

ANNUAL REPORTS OF INDUSTRIAL LOAN CORPORATIONS

AND BRANCHES

	56 Corporations 37 Branches	57 Corporations 52 Branches
ASSETS	DECEMBER 31, 1980	DECEMBER 31, 1981
Cash on hand and in banks	16,298,808	27,380,391
Adjusted net receivables	322,382,407	434,460,438
Real estate (net of depreciation)		
Used in business	3,800,095	4,441,101
Held for resale	7,128,715	13,560,953
Other real estate	-0-	521,646
Furniture, Fixtures and Equipment (net of depreciation)	4,448,023	6,261,704
Investments in and loans to affiliates	19,801,314	18,146,932
Other investments (at lower of cost or market)	10,513,235	6,557,359
Deferred charges and prepaid expenses	638,651	972,247
Head Office Clearings	83,265	-0-
Other Assets	7,400,936	10,060,476
TOTAL ASSETS	392,495,449	522,363,247
LIABILITIES AND CAPITAL		
Thrift certificates	240,221,842	312,440,666
Notes payable	62,468,745	92,249,047
Other liabilities	15,075,311	18,487,471
Subordinated notes and debentures	-0-	5,683,176
Capital stock	16,425,639	21,552,851
Surplus	49,372,625	61,732,363
Undivided profits	8,931,405	10,179,336
Reserve for contingencies	(118)	38,337
TOTAL LIABILITIES AND CAPITAL	392,495,449	522,363,247

INDUSTRIAL LOAN CORPORATIONS
STATEMENT OF INCOME AND EXPENSE

INCOME	DECEMBER 31, 1980	DECEMBER 31, 1981
Interest and discount on receivables	48,069,758	68,757,349
Income on Investments	2,014,010	3,142,863
Insurance Commissions earned	981,422	970,404
Lease acquisition income	3,391,959	
Extension collection and late charges	815,594	1,178,690
Rental Income	506,552	544,509
Gain on sale of real property	68,459	367,721
Other income	1,708,399	1,621,392
TOTAL INCOME	57,556,193	76,582,928
EXPENSE		
Salaries and bonuses	5,827,183	7,102,059
Advertising and public relations	1,105,286	2,024,909
Legal expense	226,538	371,583
Audit and accounting services	346,062	520,286
Rent and utilities	1,363,659	1,900,306
Taxes (other than income)	344,951	491,955
Depreciation and amortization	517,647	896,134
Provision for losses	2,362,005	3,933,602
Other operating expense	7,508,621	8,611,188
Total expense (before interest and income tax expense)	19,601,752	25,852,022
Income before interest and income tax expense	37,954,441	50,730,906
Interest expense	29,832,937	46,205,932
Income before income tax expense	8,121,504	4,524,974
Federal and state income taxes	2,687,416	1,314,516
Net income	5,434,088	3,210,458

Industrial Loan Corporation
Statement of Assets and Liabilities
in Liquidation

Bonneville Thrift, Bountiful, Utah
as of June 30, 1982

ASSETS		BALANCE
Cash: Due on Demand from Banks		581.70
Money Market Certificates:	10,713.04	
	26,817.33	
		37,530.37
Real Estate Contracts:		
Park Ridge (4)	43,485.23	
		43,485.23
	TOTAL ASSETS	81,597.30

LIABILITIES	
Accounts Payable:	2,800.00
Claims by Creditors:	
Industrial Loan Guaranty Corporation of Utah	143,191.12
TOTAL LIABILITIES	145,991.12

CAPITAL ACCOUNTS	
Common Stock	233,280.00
Surplus	58,320.00
Undivided Profits	(357,480.00)
Earnings: Year-to-Date	1,486.18
TOTAL CAPITAL ACCOUNTS	(64,393.82)
TOTAL CAPITAL & LIABILITIES	81,597.30

CREDIT UNIONS

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Utah Financial Services	Sandy	Salt Lake	1978	John C. Jarman	Patricia Jarman	Patricia Jarman
Valley Finance Company, Inc.	Escalante	Garfield	1957	Reed Thomson	Blake Robinson	Blake Robinson
Valley Loan Corporation	Salt Lake	Salt Lake	1957	Robert I. Bowles	Wayne C. Player	Wayne C. Player
Western Heritage Thrift & Loan Co.	Bountiful	Davis	1979	Jim D. Munsee	Elon Booker	Elon Booker
Branch	Sandy	Salt Lake				
Branch	St. George	Washington				

STATE OF UTAH

CREDIT UNIONS
As of June 30, 1982

Name of Credit Union	City	County	Date Chartered	Chairman of the Board	President
A. F. Hospital	American Fork	Utah	1964	Dale L. Eckley	Shirley Allshouse
Acorn	Salt Lake City	Salt Lake	1940	Russel Parsons	Barbara Ynchausti
Airport Employees	Salt Lake City	Salt Lake	1965	Gerald Holgreen	Dennis G. Nelson
Alpine	Orem	Utah	1955	Norman Barton	Jay L. Stokes
AMCOR Employees	Ogden	Weber	1959	James Swain	Darrell Tanner
American Linen Supply Company's Employees	Salt Lake City	Salt Lake	1950	LeRoy Woods Jr.	Lucile P. Barta
American Paper Supply	Salt Lake City	Salt Lake	1959	Lee Ann Hadean	Marc R. Burrows
Associated	Salt Lake City	Salt Lake	1954	Harold M. Bailey	M. Ben West
Auto Employees	Salt Lake City	Salt Lake	1973	Clifford Casselbury	Deal Griggs
Bailey, Inc.	Salt Lake City	Salt Lake	1963	Paul G. Thompson	Weldon J. Richman
Bear River Valley Co-op	Corinne	Box Elder	1954	Robert T. Jones	Joyce S. Nelson
Beehive State Employees	Salt Lake City	Salt Lake	1954	Paul L. Wiser	Walter J. Wickens
Bennett's Employees	Salt Lake City	Salt Lake	1950	Donald Eastman	Hazel Rimmasch
Big Valley	Murray	Salt Lake	1978	Ronald Allred	Pat W. Taggart
Blue Cross Blue Shield Employees	Salt Lake City	Salt Lake	1961	Niel K. Miller	Susan Bushman
Boise Cascade Employees Intermountain	Salt Lake City	Salt Lake	1941	Sherril Weekes	Lois Grant
Brotherhood of Railway Clerks	Salt Lake City	Salt Lake	1934	Hans O. Hunger	Jolynn Marcussen
Browning Employees	Morgan	Morgan	1964	Wayne Frye	Sherrie L. Buonocne
Buehner Employees	Murray	Salt Lake	1963	Daniel Martin	Michio Suciyama
Burdett Apparel	Salt Lake City	Salt Lake	1974	LuAnn Martin	Judy Peleschka
CDP Credit Association	Salt Lake City	Salt Lake	1957	Bob Babalis	Robert W. Budd
CEE	Salt Lake City	Salt Lake	1979	John VanHoff	Tonie Marie Foote
Carbon	Price	Carbon	1968	Kent L. Young	Jay Olson
Carbon Freight Line Employees	Salt Lake City	Salt Lake	1948	William M. Pitts	Cleone Ferguson
Castleton's	Salt Lake City	Salt Lake	1973	John H. Fawcett	Keddi Merritt
Catholic Community	Salt Lake City	Salt Lake	1980	Dan Maldonado	Joe Zvonek
Cedar	Cedar City	Iron	1959	Keith C. Workman, Jr.	Rex Michie

Credit Unions - Page 2

Name of Credit Union	City	County	Date Chartered	Chairman of the Board	President
Chevron Saltair	Salt Lake City	Salt Lake	1956	Robert B. Calvin	Darlene Aguilar
Chevron West	Salt Lake City	Salt Lake	1950	Don Somsen	Douglas Gurr
Coca-Cola Employees	Salt Lake City	Salt Lake	1964	Thurum Nay	Jay W. Olson
Columbia Iron Mines	Cedar City	Iron	1944	Arnold L. Lemmon	Cheree Paddock
Corporate Central	Salt Lake City	Salt Lake	1978	Fred S. Rico	Wayne F. Barnes
Cottonwood Hospital	Murray	Salt Lake	1963	Lewis J. Funk	Judith W. Meyers
Cummins Diesel Employees	Salt Lake City	Salt Lake	1955	Keith Schoenfield	Gayla T. Petty
Cutter Employees	Ogden	Weber	1969	None	None
Cyprus	Magna	Salt Lake	1935	A.P. Nielsen	Sandra J. Hutchings
D&RGW Employees (Helper)	Helper	Carbon	1937	Ernest E. Gardner	Maurine G. Martell
Davis Farm Co-op	Kaysville	Davis	1957	Samuel Bloxham	Bonnie Haywood
Davis Schools	Farmington	Davis	1956	Boyd C. Whitesides	Neale G. Davis
Deseret News Employees	Salt Lake City	Salt Lake	1946	Floyd T. Bond	Brian W. Johnson
Duchesne	Roosevelt	Duchesne	1960	Gary L. Colton	Ralph T. Hill, Jr.
E. A. Miller & Sons	Hyrum	Cache	1980	Marlin K. Gittins	John L. Brenchley
EIML	Salt Lake City	Salt Lake	1957	Lewis W. Ernest	Fred S. Rico
EIMAC S.L. Employees	Salt Lake City	Salt Lake	1980	David C. Stark	Mary Ann Sparenberg
EIMCO	Salt Lake City	Salt Lake	1948	Randy Scott Brinkerhopp	Monia DelaBern
Employees Quality Linen	Salt Lake City	Salt Lake	1962	Lynn Crayk	Ralph Bahr
Employees Granite Mill & Fixture Co.	Salt Lake City	Salt Lake	1954	Nicholas Hille	Mary Anne Lingwall
Employment Security Employees	Salt Lake City	Salt Lake	1940	Gary R. Felker	Klare S. Oliver
EMSCO	Salt Lake City	Salt Lake	1955	Noel E. Williams	Eloise Goodyear
Exchange	Salt Lake City	Salt Lake	1952	Gene A. Toolsan	Holly G. Anderson
Federal Employees	Ogden	Weber	1939	Ray S. Odd	James J. Dawson
Federated	Salt Lake City	Salt Lake	1966	Ronald F. Walker	Doral Bellon
First Unitarian Church	Salt Lake City	Salt Lake	1963	Myrna F. Wolf	Richard Keene
Fur Breeders Agriculture Co-op	Midvale	Salt Lake	1965	Melvin E. Jenkins	Margie Pulsipher
GSL	Ogden	Weber	1971	Juanita Kasoff	Theril H. Lund
Galigher Employees	Salt Lake City	Salt Lake	1953	Alden H. Draper	C. Lee Vance

Name of Credit Union	City	County	Date Chartered	Chairman of the Board	President
Garfield Credit Union	Magna	Salt Lake	1950	Charles B. Syme	Pat M. Miller
Garkane	Richfield	Sevier	1975	F. Darwin Jackson	Christine Jensen
Grand County	Moab	Grand	1957	W. E. Leonard	Grace Eastin
Granite District	Salt Lake City	Salt Lake	1935	Gale H. Bateman	Carl M. Stott
Hafer's Employees	Salt Lake City	Salt Lake	1960	Keith Fellows	Loyd G. Taylor
Health Care	Salt Lake City	Salt Lake	1975	Boyd M. Holland	Scott Baumgartner
Hercules Credit Union	Salt Lake City	Salt Lake	1973	Harlan B. Turley	Brent R. Holmes
Hi-Land	Murray	Salt Lake	1957	Clifford M. Hadley	Janice Mitchell
Home Builders Association	Salt Lake City	Salt Lake	1979	Conrad Riley	Anne B. Burns
Horse Canyon Employees	Dragerton	Carbon	1950	Terry L. Fredrickson	Yvonne Jensen
Hotel Utah Employees	Salt Lake City	Salt Lake	1937	Richard Turnbow	Erma Jensen
Industrial Supply	Salt Lake City	Salt Lake	1964	Rudy Y. Thompson	J. Frank Milner
Ireco Employees	West Jordan	Salt Lake	1964	Joe N. Ikeda	Samuel O. Stock
Iron County Educators	Cedar City	Iron	1968	Thales Brown	Andrew R. Olds
Jelco	Salt Lake City	Salt Lake	1973	Audrey Simons	Carolyn M. Benson
Jordan	Sandy	Salt Lake	1950	Orr L. Hill	Joy Dean Thurman
Jordan Meat Employees	Salt Lake City	Salt Lake	1965	Ward A. Hodges	Cor Van Alphen
K.G.	Salt Lake City	Salt Lake	1957	Ralf W. Niebuhr	Tom Castles
Kaiser Steel	Sunnyside	Carbon	1948	Rudy Sanich	Bettie M. Casella
Kenway	Bountiful	Davis	1975	Robert Jones	James K. Mills
L.D.S. Church Employees	Salt Lake City	Salt Lake	1955	John C. Jarman	N. Keith Carroll
Lakeview Hospital	Bountiful	Davis	1977	Jonathan R. Wilker	MarJean Mulestein
Lehi Works Employees	American Fork	Utah	1965	Phillip H. Jensen	Bud B. Ormond
LeVoy's Employees	Salt Lake City	Salt Lake	1967	Dwight Taylor	Richter Holbrook
Linford	Salt Lake City	Salt Lake	1970	Gerald Phipps	Robert H. Lemaistre
Logan Cache Rich	Logan	Cache	1963	Wendall H. Sheperd	Ray Jorgensen
Logan City Employees	Logan	Cache	1939	Danny Lee Dever	Venal Jones
MEA	Fillmore	Millard	1956	Ronald G. Peterson	M. Dean Bennett

Name of Credit Union	City	County	Chartered	Chairman of the Board	President
McBee Systems	Ogden	Weber	1959	Dean T. Noe	Carol Noe
McKay-Dee Hospital	Ogden	Weber	1954	J. Allen Tanner	Brenda Freeman
Meadow Gold	Salt Lake City	Salt Lake	1936	Walter Eggett	Katherine Dell
Milford Railroad	Milford	Beaver	1977	Robert L. Carter	Wayne A. McCulley
Mini World	Provo	Utah	1977	Srent Heaps	Thomas Warriner
Montek	Salt Lake City	Salt Lake	1971	Karl E. Fowler	Mary Lou Young
Moroni Feed	Moroni	Sanpete	1969	James D. Harward	Mar Dye
Mt. States Steel	Provo	Utah	1968	Theodore Bills	Jim Stoneman
Murray City	Murray	Salt Lake	1959	Don Whetzel	Lane Damron
Murray School District	Murray	Salt Lake	1955	LaMonte G. Mickelsen	Thomas D. Hofeling
National J.A.C.L.	Salt Lake City	Salt Lake	1943	N. Iwamoto	Yoshie M. Fujii
Nebo	Spanish Fork	Utah	1956	Raymond Peterson	J. Keith Anderson
Nephi Community	Nephi	Juab	1976	James A. Bosh	W. Frank Pew
Newspaper Employees	Salt Lake Ctiy	Salt Lake	1931	Arlen R. Peacock	Lona M. Gruettner
Northwest	Salt Lake City	Salt Lake	1974	Myrle B. Anderson	B. Todd Hopkinson
Ogden Clinic	Ogden	Weber	1963	Mary Killpack	Gay Lynn Johnson
Ogden Government Employees	Ogden	Weber	1930	Richard E. Leicht	Robert L. Bringhurst
Ogden Municipal Employees	Ogden	Weber	1948	Robert Warren	Carrie L. Stewart
Ogden Railway Employees	Ogden	Weber	1966	Max A. Creer	Monte M. Call
Ogden Teachers	Ogden	Weber	1932	Alvin Carter	Claire A. Nielsen
Oil Marketers	Salt Lake City	Salt Lake	1974	Gayle Brunyer	Keith Palmer
Orem Postal	Orem	Utah	1954	Theodore L. Lettich	James E. Twitchell
Pacific Pipe	Springville	Utah	1954	Curtis E. Francom	Sherman E. Huff
Phillips Wasatch	Bountiful	Davis	1940	T. J. Green	Grant Kapp
Piping Contractors	Salt Lake City	Salt Lake	1964	Keith Gardner	Avard W. Booth
Pittsburg Des Moines Employees	Provo	Utah	1957	Neal Allred	Joseph M. Richmond
Plumbers & Steamfitters Local #19	Salt Lake City	Salt Lake	1980	Roger Sorenson	Vanene McShane
Postal Credit Union	Salt Lake City	Salt Lake	1939	Robert Rees	Richard R. Robinson
Presto	Lewiston	Cache	1977	Hope Mylroie	Stanley Fellows
Primary Hospital	Salt Lake City	Salt Lake	1955	W. Kent Nelson	Sharon Balle

Name of Credit Union	City	County	Date Chartered	Chairman of the Board	President
Pro of Utah	Salt Lake City	Salt Lake	1978	Reed Day	D. Chris Buttars
Provo City Employees	Provo	Utah	1941	Floyd K. Giles	David L. Nielsen
Provo Police & Fire Dept.	Provo	Utah	1949	Stanley G. Brown	Reed T. Lindsay
Provo Postal Employees	Provo	Utah	1961	Donald F. Keele	William V. Oldroyd
Provo Railroad	Provo	Utah	1943	Harold L. Peterson	Larry E. Gardner
Provo School District	Provo	Utah	1956	John E. Roylance	Sheldon C. Schofield
Pyke	Salt Lake City	Salt Lake	1977	Mark Stoner	Evie Tyson
Rail-Ops	Salt Lake City	Salt Lake	1966	Wilford R. Black, Jr.	Frank Mikkelson
Rick Warner Ford	Salt Lake City	Salt Lake	1976	William D. Catmull	Phoebe Durrant
St. Benedict's Hospital Employees	Ogden	Weber	1962	Mary Lou Hess	Laurel S. Nunez
St. Rose of Lima	Layton	Davis	1965	Rev. Michael J. Kallock	Jose M. Gallegos
Safeway Employees	Salt Lake City	Salt Lake	1974	Chad Hammond	Grant Behrmann
Salt Lake Board of Realtors	Salt Lake City	Salt Lake	1962	Dean A. Riddle	Gerald P. Werrett
Salt Lake City Employees	Salt Lake City	Salt Lake	1941	Peter A. Graves	Ronald W. Smith
Salt Lake City Firemen's	Salt Lake City	Salt Lake	1929	Gerald Duke	Steven Leffler
Salt Lake City Water Dept. Employees	Salt Lake City	Salt Lake	1937	Madolin Fitzgerald	Michael Gerald Kay
Salt Lake County Employees	Salt Lake City	Salt Lake	1956	Paul Olsen	Jeannine M. Green
Salt Lake Police	Salt Lake City	Salt Lake	1931	G. E. Johnson	Donald Niederhouser
Salt Lake Schools	Salt Lake City	Salt Lake	1979	Joan Amott	Steven M. Nelson
Salt Workers	Saltair	Salt Lake	1958	George Richardson	Ray A. Christensen
San Juan	Blanding	San Juan	1963	LaRay Alexander	Jennifer Nielson
Schreiber Employees	Logan	Cache	1978	Cordell L. Hansen	Keith McDaniel
SEA	Salina	Sevier	1957	Lynn Reynolds	Dee Wayne Jolley
Snowbird Employees	Snowbird	Salt Lake	1976	John W. Downing	Candace C. Shugart
South Davis	Bountiful	Davis	1964	Roger Tracy	Gordon H. Weed
South Salt Lake	Salt Lake City	Salt Lake	1954	Wm. W. Anderton	Donna H. Heddlesten
South Sanpete	Ephraim	Sanpete	1956	Norma Goodwin	G. Stanley Black
Southern Utah	Richfield	Sevier	1956	Edwin Patterson	Kip Wilson
Southeast Employees	Salt Lake City	Salt Lake	1959	Barbara Lewis	Mildred E. Burningham
Southwest Industrial Area	Murray	Salt Lake	1956	Dick R. Anderson	Veva C. Andersen
Standard Optical	Salt Lake City	Salt Lake	1962	Thomas H. Wilcken	Elizabeth Pannell
Strong	Ogden	Weber	1971	Ralph McGuire	Sharon Oleson
Sweet's Employees	Salt Lake City	Salt Lake	1971	Malin D. Lewis	John Hille, Sr.

Name of Credit Union	City	County	Date Chartered	Chairman of the Board	President
Tanner Employees	Salt Lake City	Salt Lake	1957	Wayne King	Lynn Beckman
Texas Gulf Potash Employees	Moab	Grand	1967	Debra Castanza	Grace Eastin
Thiokol Employees	Brigham City	Box Elder	1958	Raymond J. Dunn	Rose Byington
Tintic	Eureka	Juab	1968	T.B. Hamilton	Gary Courley
Tooele County Schools	Tooele	Tooele	1956	Bert C. Williams	Mary A. Orme
Treasury	Salt Lake City	Salt Lake	1948	Thomas C. Shaffer	Scott R. Sloan
Tri County	Circleville	Piute	1972	Kirt Robinson	Nick Reynolds
Tri-Steel	Orem	Utah	1972	Richard L. Ellertson	Lorilee Rowley
UCB	Salt Lake City	Salt Lake	1975	Vickie L. Hathaway	Max Goudriaan
UMTA	Salt Lake City	Salt Lake	1957	Ronald Wilkins	Shirley J. Sanders
UNDC	Blanding	San Juan	1976	Tully Lameman	Laurel Hawkins
UOA	Salt Lake City	Salt Lake	1954	Blair B. Ericson	G. Raymond Fehr
UP & L	Ogden	Weber	1974	Dennis L. Cutler	Glen E. Morby
UPC	Salt Lake City	Salt Lake	1951	Corneluis DeJong, Jr.	Alfred R. Matern
U. Ph. A.	Salt Lake City	Salt Lake	1963	J. W. Gioracchini	C. Neil Jensen
UTELCU	Salt Lake City	Salt Lake	1936	Helen Patterson	Lowell S. Baggaley
U. S. Fuel	Price	Carbon	1953	Bruce R. Bryner	R. A. Bracken
Uintah	Vernal	Uintah	1955	Dan E. Olsen	Electa J. Caldwell
Uintah Basin	Roosevelt	Duchesne	1954	Michael D. Hancock	Ralph Thomas Huey
Union Carpenters	Salt Lake City	Salt Lake	1979	C. Victor Dover	Evan M. Hansen
University of Utah	Salt Lake City	Salt Lake	1956	Pieter VanDerhave	Phil Janovak
Utah Central	Salt Lake City	Salt Lake	1940	J. Allen Tanner	Mary W. Damron
Utah Chiropractors	Salt Lake City	Salt Lake	1966	Paul D. Kimball	Allen T. Billeter
Utah Club Managers Association	Salt Lake City	Salt Lake	1965	Marque Randall	Aloa Dereta
Utah Copper Employees	Bingham Canyon	Salt Lake	1940	Lawrence P. Sax	Barbara Coward
Utah County Board of Realtors	Provo	Utah	1976	Joyce W. Clark	Bonna N. Beck
Utah Furniture Association	Salt Lake City	Salt Lake	1952	Gordon A. Whall	Ruby B. Clifton
Utah Oil Workers	Salt Lake City	Salt Lake	1936	D. W. Drumiler	Therza Mauss
Utah Power and Light Employees	Salt Lake City	Salt Lake	1935	Clyde F. Hansen	Harvey D. Francis
Utah Prison Employees	Draper	Salt Lake	1954	Nick J. Sharich	Ruth Reed
Utah Retail Grocers	Salt Lake City	Salt Lake	1960	James V. Olsen	Fred Nydegger
Utah Schools for the Deaf and Blind	Ogden	Weber	1957	C. Duane Harrison	Blaine L. Seamons
Utah Sportswear Employees	Spanish Fork	Utah	1965	Donna Schwartz	Karen Cheney

Name of Credit Union	City	County	Date Chartered	Chairman of the Board	President
Utah State Employees	Salt Lake City	Salt Lake	1955	Max E. Baker	Grant B. Clayburn
Utah State University	Logan	Cache	1957	Allen Kartchner	Dennis Child
Utah Technical College	Salt Lake City	Salt Lake	1972	Faye Jensen	Nina M. Edgmand
Utah Transit	Salt Lake City	Salt Lake	1973	Michael Aylett	Mildred E. Burningham
Utah Valley	Provo	Utah	1953	Harley W. Jense	Ron L. Canth
Utahmo	Salt Lake City	Salt Lake	1959	Chadwick Booth	Avard W. Booth
Valley West Hospital	West Valley City	Salt Lake	1964	Helen Olsen	Boyd N.Simper
Valtek	Springville	Utah	1974	Ella Hurrin	Richard A. Nelson
WASCO	Heber City	Wasatch	1959	Darwin McGuire	Grant M. Patch
Water and Sanitation Employees	Salt Lake City	Salt Lake	1961	James E. Faulkner	W. Michael Smith
Weber School District	Ogden	Weber	1979	Ronald Hamblen	Richard C. Freeman
Western District	East Carbon	Carbon	1967	Perry Fry	Mary S. Stevenson
Wholesale Plumbing Supply	Salt Lake City	Salt Lake	1964	Larry Naylor	Ruby N. Carlson
Wycoff Employees	Salt Lake City	Salt Lake	1959	Hubert W. Fox	Catherine Allison
Young Employees	Richfield	Sevier	1979	Stanley B. Ashby	LuAva P. Nielson

CREDIT UNIONS - July 1, 1981 - - - - - - - - - - - - - - - - -212

CREDIT UNIONS - June 30, 1982 - - - - - - - - - - - - - - - - -195

CREDIT UNIONS APPROVED DURING THE PERIOD

None

DISSOLUTIONS

Name of Credit Union	Location	Date
Titon Steel Employees	Salt Lake City	9-24-81
Avenues	Salt Lake City	10-21-81
Printing Industry	Salt Lake City	11-17-81
Pacific Trails Employees	Gunnison	12-30-81
American Coal	Huntington	12-30-81
Atlas	Moab	12-30-81
American Baptists	Salt Lake City	12-31-81
Organized Bricklayers	Salt Lake City	12-30-81
Beaver County	Beaver	2-25-82
Parowan Valley	Parowan	3-8-82
Laborer's #295	Ogden	4-30-82
Delta Plan	Salt Lake City	6-8-82
Western Steel	Salt Lake City	6-30-82
VWR	Salt Lake City	6-28-82

MERGERS

Deseret Book Company Employees merged into:	
L.D.S. Church Employees	1-28-82
Utah Construction Employees merged into:	
Iron County Educators	3-31-82
Davis County Government Employees merged into:	
Davis Schools Credit Union	6-30-82

CHANGES IN NAME

None

REPORTS OF 204 CREDIT UNIONS SHOWING SELECTIVE ITEMS AS OF DECEMBER 31, 1981 AND JUNE 30, 1982.

CREDIT UNION	LOCATION	TOTAL LOANS TO MEMBERS (Dec. 31,1981)	TOTAL ASSETS (Dec. 31, 1981)	MEMBER SAVINGS (Dec. 31, 1981)	TOTAL LOANS TO MEMBERS (June 30, 1982)	cents omitted TOTAL ASSETS (June 30, 1982)	MEMBER SAVINGS (June 30, 1982)
Acorn	Salt Lake City	673,990.04	709,034.94	649,819.21	638,109	683,620	621,464
A. F. Hospital	American Fork	157,747.98	172,423.57	146,797.28	180,928	192,741	170,707
Airport Employees	Salt Lake City	14,605.88	16,567.11	10,490.92	14,072	17,133	12,329
Alpine	Orem	6,553,475.32	8,379,119.37	7,428,144.83	6,029,532	9,406,024	8,349,979
AMCOR Employees	Ogden	292,238.89	308,150.27	276,199.21	264,157	287,038	247,373
American Linen Supply Company's Employees	Salt Lake City	82,649.11	104,826.33	77,851.04	94,760	109,932	83,085
American Paper Supply Employees	Salt Lake City	40,244.50	48,441.81	36,405.56	46,158	48,802	35,941
Associated	Salt Lake City	1,457,872.56	1,506,391.90	1,219,122.53	1,543.034	1,624,632	1,316,925
Auto Employees	Salt Lake City	134,126.01	185,395.12	168,494.84	138,716	167,355	144,961
Bailey Inc., Employees	Salt Lake City	431,195.31	515,459.24	432,800.47	450,421	520,580	433,309
Bear River Valley Co-op	Corinne	252,218.75	274,003.27	211,960.88	246.035	261,073	204,499
Beaver County	Beaver	6,293.77	8,447.56	6,343.96		Dissolved Feb., 25, 1982	
Beehive State Employees	Salt Lake City	7,703,048.75	12,172,745.97	10,487,361.36	8,030,146	12,964,767	11,392,233
Bennett's Employees	Salt Lake City	247,231.04	253,530.06	13,204.18	242,052	252,581	206,869
Big Valley	Murray	198,385.04	215,636.40	174,519.57	217,262	248,201	218,840
Blue Cross-Blue Shield Employees	Salt Lake City	539,049.08	658,375.30	606,385.47	612,588	773,341	726,410
Boise Cascade Employees Intermountain	Salt Lake City	133,832.77	197,342.36	168,526.52	167,880	188,817	166,194
Brotherhood of Railway Clerks	Salt Lake City	2,642,175.42	2,787,329.39	2,277,439.66	2,679,407	2,922,319	2,483,131
Browning Employees	Morgan	240,010.32	360,455.60	325,636.68	269,605	350,152	314,710
Buehner Employees	Murray	225,188.74	268,185.69	219,430.03	198,473	307,536	275,501
Burdett Apparel	Salt Lake City	4,552.62	6,457.22	5,538.10	4,247	5,659	4,939
CDP Credit Association	Salt Lake City	2,619,383.22	3,418,983.17	3,268,127.98	2,645,689	4,001,912	3,793,395
CEE	Salt Lake City	73,399.70	76,404.09	66,440.14	71,050	80,651	70,015
Carbon	Price	1,282,291.72	1,677,704.48	1,624,903.25	1,378,214	2,024,590	1,929,791
Carbon Freight Line Employees	Salt Lake City	357,357.69	507,653.54	428,340.13	340,861	514,058	416,598
Castleton's	Salt Lake City	58,143.22	61,659.28	47,421.86	46,852	58,637	52,667
Catholic Community	Salt Lake City	420,140.23	646,272.08	575,992.45	408,182	694,595	613,661
Cedar	Cedar City	596,098.42	613,734.04	563,036.11	609,752	643,078	593,995
Chevron Saltair	Salt Lake City	361,574.05	518,332.54	453,550.41	359,555	527,523	477,277
Chevron West	Salt Lake City	3,775,938.23	4,332,064.77	3,972,704.21	3,921,806	4,937,607	4,549,580
Coca-Cola Employees	Salt Lake City	119,164.15	153,094.85	129,427.00	127,462	167,153	141,609
Columbia Iron Mine Employees	Cedar City	180,319.23	204,493.65	154,558.86	165,356	202,281	148,148

CREDIT UNION	LOCATION	TOTAL LOANS TO MEMBERS (Dec. 31, 1981)	TOTAL ASSETS (Dec. 31, 1981)	MEMBER SAVINGS (Dec. 31, 1981)	TOTAL LOANS TO MEMBERS (June 30, 1982)	TOTAL ASSETS (June 30, 1982)	MEMBER SAVINGS (June 30, 1982)
					cents omitted		
Corporate Central	Salt Lake City	3,714,247.36	69,043,567.71	61,474,150.75	1,291,555	114,668,870	102,536,112
Cottonwood Hospital	Murray	1,460,724.73	1,567,095.46	1,368,125.38	1,576,276	1,812,440	1,637,675
Cummins Diesel Employees	Salt Lake City	283,556.04	294,918.70	246,145.91	275,871	306,800	262,681
Cutter Employees	Ogden	186,585.53	207,891.99	186,639.69	46,440	53,213	4,625
Cyprus	Magna	24,085,001.61	33,404,770.00	29,717,589.17	21,902,165	37,398,125	33,382,309
D&RGW Employees (Helper)	Helper	1,591,517.59	1,879,787.89	1,752,564.22	1,640,959	1,987,419	1,853,009
Davis County Government Employees	Bountiful	356,370.88	431,238.24	376,840.62	Merged into Davis Schools June 30, 1982		
Davis Farm Co-op	Kaysville	425,792.08	484,299.61	406,256.84	438,131	503,240	419,850
Davis Schools	Farmington	6,012,844.13	7,405,057.95	6,700,292.64	6,463,929	8,187,574	7,422,976
Delta Plan	Salt Lake City	9,060.72	10,631.96	10,183.32	Dissolved June 30, 1982		
Deseret Book Company Employees	Salt Lake City	309,304.56	325,159.90	288,494.26	Merged into L.D.S. Church Employees, Jan.,28,1982		
Deseret News Employees	Salt Lake City	1,890,355.19	1,949,441.53	1,661,179.02	1,864,818	1,914,671	1,682,856
Duchesne	Roosevelt	146,439.10	166,962.00	146,176.62	173,105	192,813	169,751
E. A. Miller & Sons Employees	Hyrum	34,148.92	39,979.80	38,016.03	31,266	48,048	45,222
E. I. M. L.	Salt Lake City	6,962,046.49	8,304,610.97	7,387,549.28	7,270,730	8,546,927	7,618,594
EIMAC S.L. Employees	Salt Lake City	1,030,658.00	1,614,087.00	1,513,172.00	1,011,873	1,799,054	1,711,777
EIMCO	Salt Lake City	1,412,363.13	1,522,377.83	1,338,627.56	1,356,815	1,465,182	1,287,090
Employees Quality Linen	Salt Lake City	98,399.06	102,184.77	75,506.55	84,320	89,278	63,377
Employees Granite Mill and Fixture	Salt Lake City	92,926.09	136,876.74	104,723.81	97,333	143,714	111,103
Employment Security Employees	Salt Lake City	2,423,122.55	3,325,676.46	2,963,567.16	2,176,262	3,601,275	3,231,433
[illegible]CO	Salt Lake City	105,864.95	154,181.18	98,140.94	70,115	150,099	98,132
[illegible]hange	Salt Lake City	503,378.03	525,156.51	454,917.13	467,280	521,339	480,974
Fe[illegible]al Employees	Ogden	91,808,068.00	187,123,747.00	171,138,870.00	88,731,558	216,200,892	192,854,369
Federated	Salt Lake City	356,522.10	502,425.98	432,614.39	350,542	529,044	429,669
First Unitarian Church	Salt Lake City	69,191.20	94,546.11	87,951.28	74,495	94,009	88,967
Fur Breeders Agriculture [illegible]Co-op	Midvale	18,327.38	23,188.04	21,882.32	22,104	25,264	22,814
GSL	Ogden	81,630.88	94,282.57	82,373.88	100,633	124,482	114,104
Galigher Employees	Salt Lake City	610,454.14	794,425.75	669,240.54	627,371	818,773	690,928
Garfield Smeltermen's	Magna	6,691,795.83	7,378,111.94	6,668,986.44	5,974,246	7,917,984	7,152,798
Garkane	Richfield	84,929.45	115,468.99	112,696.06	94,690	119,954	116,119
Grand County	Moab	465,231.55	597,545.42	510,417.91	468,897	657,236	561,370
Granite District	Salt Lake City	17,309,802.46	21,206,673.74	19,510,523.14	16,921,762	23,409,631	21,661,871
Hafer's Employees	Salt Lake City	64,457.00	70,577.31	64,478.45	69,110	76,114	70,126

CREDIT UNION	LOCATION	TOTAL LOANS TO MEMBERS (Dec. 31, 1981)	TOTAL ASSETS (Dec. 31, 1981)	MEMBER SAVINGS (Dec. 31, 1981)	TOTAL LOANS TO MEMBERS (June 30, 1982)	TOTAL ASSETS (June 30, 1982)	MEMBER SAVINGS (June 30, 1982)
					cents omitted		
Health Care	Salt Lake City	4,179,762.09	4,645,096.07	4,278,393.34	4,182,272	5,022,739	4,660,497
Hercules Credit Union	Salt Lake City	7,292,386.33	8,739,000.65	7,877,541.72	6,871,597	9,520,207	8,676,599
Hi-Land	Murray	1,608,787.83	1,753,184.40	1,538,883.78	1,611,079	1,790,340	1,562,485
Home Builders Association	Salt Lake City	61,519.30	65,810.64	63,891.06	56,048	74,170	72,085
Horse Canyon Employees	Dragerton	681,543.30	863,531.67	758,265.31	640,343	894,265	789,329
Hotel Utah Employees	Salt Lake City	340,117.34	783,724.99	732,415.13	325,834	887,956	840,643
Industrial Supply Employees	Salt Lake City	114,069.02	117,380.39	86,402.20	109,722	123,127	84,597
Ireco Employees	West Jordan	125,413.96	153,384.26	139,848.32	150,632	179,665	164,044
Iron County Educators	Cedar City	917,064.21	977,503.73	847,808.09	1,113,350	1,171,879	1,021,004
Jelco	Salt Lake City	46,157.48	49,188.19	40,947.68	47,677	55,129	39,859
Jordan	Sandy	4,771,523.99	6,366,265.91	5,698,800.36	4,805,727	7,265,838	6,564,540
Jordan Meat Employees	Salt Lake City	41,235.96	43,414.36	29,358.84	35,144	36,425	21,854
K.G.	Salt Lake City	46,187.42	49,361.93	42,971,27	41,261	44,221	36,199
Kaiser Steel	Sunnyside	1,433,932.96	1,497,470.57	1,352,161.22	1,494,200	1,592,116	1,435,513
Kenway	Bountiful	128,410.00	139,604.00	130,241.00	129,944	155,054	144,311
L.D.S. Church Employees	Salt Lake City	12,217,571.86	16,018,431.84	15,269,486.20	12,473,659	18,389,140	17,517,108
Laborers' Local 295	Ogden	6,948.91	23,750.80	19,288.32	Dissolved April 30, 1982		
Lakeview Hospital	Bountiful	131,118.44	157,374.64	147,368.45	91,984	125,292	120,500
Lehi Works Employees	American Fork	327,952.30	342,788.13	271,473.04	312,282	329,774	290,430
LeVoy's Employees	Salt Lake City	355.074.17	388,620.78	328,878.01	450,631	521,403	458,944
Linford	Salt Lake City	34,303.84	45,154.20	43,404.43	28,719	48,738	45,967
Logan Cache Rich	Logan	1,029,300.77	1,105,918.18	912,369.70	958,251	1,204,816	990,689
Logan City Employees	Logan	289,031.99	303,331.67	275,937.44	325,862	327,833	295,328
MEA	Fillmore	4,937,113.80	6,055,963.34	5,485,131.45	4,697,727	6,276,201	5,840,907
McBee Systems	Ogden	234,423.68	244,458.14	208,770.47	217,403	247,342	211,899
McKay-Dee Hospital	Ogden	3,713,773.00	3,957,605.00	3,507,689.00	3,696,518	4,216,126	3,824,928
Meadow Gold Employees	Salt Lake City	992,771.09	1,008,613.73	710,965.83	1,080,475	1,097,718	797,860
Milford Railroad	Milford	1,973,104.94	2,211,915.47	1,993,583.82	1,785,455	2,050,091	1,896,717
Mini World	Provo	17,280.59	17,734.34	14,846.48	17,738	17,830	14,942
Montek	Salt Lake City	174,493.63	206,694.58	195,598.31	192,139	224,300	210,870
Moroni Feed	Moroni	886,917.75	1,105,144.69	960,707.49	950,714	1,225,647	1,081,167
Mt. States Steel	Provo	141,519.38	151,407.68	137,504.16	127,559	145,847	132,288
Murray City	Murray	1,299,462.82	1,786,013.11	1,637,202.56	1,335,115	1,852,634	1,707,256
Murray School District	Murray	2,143,773.75	2,393,423.88	2,101,154.59	2,232,905	2,460,394	2,312,990
National J.A.C.L.	Salt Lake City	4,491,619.16	4,890,936.95	4,430,358.82	4,643,205	5,119,459	4,598,650
Nebo	Spanish Fork	2,341,957.29	2,513,413.23	2,087,885.18	2,390,863	2,724,329	2,298,295
Nephi Community	Nephi	37,959.60	42,721.81	36,742.42	32,368	37,882	35,342
Newspaper Employees	Salt Lake City	1,709,407.73	2,000,656.10	1,701,253.48	1,588,223	2,066,670	1,811,137

cents omitted

CREDIT UNION	LOCATION	TOTAL LOANS TO MEMBERS (Dec. 31, 1981)	TOTAL ASSETS (Dec. 31, 1981)	MEMBER SAVINGS (Dec. 31, 1981)	TOTAL LOANS TO MEMBERS (June 30, 1982)	TOTAL ASSETS (June 30, 1982)	MEMBER SAVINGS (June 30, 1982)
Northwest	Salt Lake City	3,557,766.19	4,043,819.92	3,780,270.38	4,267,227	5,551,364	5,252,985
Ogden Clinic	Ogden	128,588.14	133,745.34	105,189.60	124,651	134,156	106,468
Ogden Government Employees	Ogden	10,287,766.79	12,777,975.42	11,812,139.89	10,397,489	13,291,391	12,096,390
Ogden Municipal Employees	Ogden	2,981,748.95	3,707,385.32	3,312,650.70	3,169,569	3,900,802	3,446,200
Ogden Railway Employees	Ogden	24,072,063.36	46,842,817.02	42,378,134.17	23,376,869	52,056,930	47,085,970
Ogden Teachers	Ogden	1,854,678.77	2,131,387.78	1,837,722.04	1,804,692	2,212,434	1,906,556
Oil Marketers	Salt Lake City	153,309.38	162,048.04	104,680.60	142,793	171,042	123,395
Orem Postal	Orem	212,238.85	231,668.75	213,832.77	221,906	242,898	216,386
Pacific Pipe	Springville	1,580,102.91	2,011,485.55	1,789,228.42	1,539,148	2,143,808	1,914,601
Parowan Valley	Parowan	2,124.63	3,800.18	1,867.03	Dissolved March 8, 1982		
Phillips Wasatch	Bountiful	697,208.62	1,127,383.19	1,072,531.68	719,664	1,197,875	1,129,410
Piping Contractors	Salt Lake City	256,648.35	269,058.10	212,709.51	250,759	261,458	219,672
Pittsburg Des Moines Employees	Provo	106,505.78	126,633.18	119,021.72	112,173	119,330	111,010
Plumbers & Steamfitters Local #19	Salt Lake City	1,728,392.51	2,282,140.55	2,031,236.21	1,872,134	2,544,328	2,273,436
Postal Credit Union	Salt Lake City	4,302,956.26	5,876,362.71	5,317,092.25	4,217,022	5,688,953	5,483,986
Presto	Lewiston	63,150.45	68,863.79	65,065.30	69,356	73,707	67,017
Primary Hospital	Salt Lake City	555,341.01	651,939.57	618,953.58	559,278	696,846	661,618
Pro of Utah	Salt Lake City	183,739.10	185,785.34	167,399.94	154,806	172,085	154,611
Provo City Employees	Provo	595,554.18	628,948.67	569,067.42	671,343	706,420	648,296
Provo Police & Fire Dept.	Provo	583,860.06	593,124.46	487,275.53	611,237	624,082	524,445
Provo Postal Employees	Provo	1,156,463.66	1,194,403.96	906,666.28	1,110,513	1,187,732	871,990
Provo Railroad	Provo	2,607,800.74	2,912,005.46	2,594.549.74	2,643,270	3,107,598	2,792,971
Provo School District	Provo	2,333,117.46	2,776,531.16	2,433,159.46	2,270,581	3,350,847	3,006,649
Pyke	Salt Lake City	87,777.38	151,067.79	146,884.86	112,310	150,782	145,702
Rail-Ops	Salt Lake City	9,272,327.25	12,636,624.59	11,161,021.01	9,378,864	13,174,961	12,368,619
Rick Warner Ford	Salt Lake City	296,294.68	360,124.53	319,747.23	304,287	357,470	314,150
St. Benedict's Hospital Employees	Ogden	213,866.25	312,912.69	289,774.95	211,060	364,367	348,133
St. Rose of Lima	Layton	27,714.25	28,740.61	23,423.24	30,853	32,482	28,492
Safeway Employees	Salt Lake City	6,992,652.69	8,818,903.70	7,647,211.00	6,913,648	9,644,898	8,397,224
Salt Lake Board of Realtors	Salt Lake City	498,354.21	519,757.78	442,248.34	458,031	487,191	415,592
Salt Lake City Firemen's	Salt Lake City	3,163,609.58	3,807,418.19	3,353,359.82	3,126,190	3,899,996	3,400,753
Salt Lake City Water Dept. Employees	Salt Lake City	392,967.19	495,806.61	466,094.09	351,201	474,819	448,223
Salt Lake County Employees	Salt Lake City	1,821,863.60	1,897,482.47	1,748,954.68	1,824,605	1,997,005	1,850,164
Salt Lake Police	Salt Lake City	2,795,280.99	3,554,600.50	3,194,200.81	2,900,761	3,793,763	3,434,126
Salt Lake City Employees	Salt Lake City	7,880,815.09	9,953,822.99	8,879,136.04	7,545,711	10,616,247	9,470,840

CREDIT UNION	LOCATION	TOTAL LOANS TO MEMBERS (Dec. 31, 1981)	TOTAL ASSETS (Dec. 31, 1981)	MEMBER SAVINGS (Dec. 31, 1981)	TOTAL LOANS TO MEMBERS (June 30, 1982)	TOTAL ASSETS (June 30, 1982)	MEMBER SAVINGS (June 30, 1982)
					cents omitted		
Salt Lake Schools	Salt Lake City	5,772,214.66	7,224,953.14	6,130,438.97	5,401,219	7,396,686	6,508,900
Salt Workers	Saltair	254,298.66	264,992.68	185,222.96	273,268	288,225	201,095
San Juan	Blanding	285,213.08	320,354.31	277,308.23	262,853	343,186	307,977
Schreiber Employees	Logan	104,871.22	130,619.07	124,797.01	124,932	160,435	151,353
SEA	Salina	585,877.84	653,656.27	607,215.32	621,035	689,023	631,066
Snowbird Employees	Snowbird	183,689.99	220,568.29	210,187.02	182,632	255,713	243,422
South Davis	Bountiful	2,571,856.35	2,913,677.89	2,684,316.13	2,627,656	3,249,015	2,982,914
South Salt Lake	Salt Lake City	65,732.21	108,212.06	87,949.21	76,506	108,350	90,332
South Sanpete	Ephraim	129,114,27	180,557.02	152,228.03	137,816	183,688	153,138
Southern Utah	Richfield	50,279.53	56,349.88	41,794.13	50,516	52,705	39,218
Southeast Employees	Salt Lake City	120,830.91	208,405.58	178,769.19	94,516	196,883	168,505
Southwest Industrial Area	Murray	105,528.50	132,270.01	118,426.08	102,869	132,779	120,075
Standard Optical	Salt Lake City	94,809.12	112,335.36	88,494.08	93,723	106,628	82,202
Strong	Ogden	43,378.96	50,191.30	44,453.91	35,419	42,262	36,520
Sweet's Employees	Salt Lake City	84,704.55	90,723.43	83,178.37	90,714	94,214	75,123
Tanner Employees	Salt Lake City	376,657.81	455,555.75	420,162.68	319,940	482,780	458,085
Texas Gulf Potash Employees	Moab	272,605.93	307,118.08	255,268.50	272,108	286,396	231,463
Thiokol Employees	Brigham City	2,762,005.93	3,194,675.18	2,875,696.38	3,002,512	3,598,647	3,225,248
Tintic	Eureka	45,571.29	50,212.69	45,251.19	33,003	39,355	35,060
Tooele County Schools	Tooele	742,427.78	857,909.52	770,642.71	730,633	916,892	828,190
Treasury	Salt Lake City	1,781,700.00	2,044,436.00	1,793,687.00	1,782,525	2,190,804	1,920,567
Tri County	Circleville	126,432.94	150,623.63	112,619.06	96,362	144,303	110,901
Tri-Steel	Orem	42,592.61	48,565.58	44,497.75	32,253	36,031	31,551
UCB	Salt Lake City	36,944.81	56,311.11	48,914.59	37,907	58,096	50,276
UMTA	Salt Lake City	3,712,676.55	4,218,518.55	3,766,860.39	3,503,048	4,217,458	3,841,462
UNDC	Blanding	123,114.84	137,785.59	73,632.53	130,679	145,074	80,184
UOA	Salt Lake City	120,750.45	122,269.79	114,760.77	132,163	146,120	138,737
UP & L	Ogden	828,419.01	855,925.23	737,146.53	888,165	949,548	797,720
UPC	Salt Lake City	96,999.58	122,183.97	87,935.10	83,386	113,173	79,094
U. Ph. A.	Salt Lake City	211,802.05	225,699.48	191,210.96	211,419	230,715	196,241
UTELCU	Salt Lake City	44,840,229.32	54,789,563.35	47,020,451.80	47,307,502	61,653,545	53,519,618
U. S. Fuel	Price	2,264,751.65	2,488,003.94	2,288,864.44	2,472,972	2,945,931	2,841,174
Uintah	Vernal	354,522.67	364,018.67	295,292.13	366,842	383,750	311,167
Uintah Basin	Roosevelt	52,819.45	126,130.89	102,197.59	52,678	128,113	102,392
Union Carpenters of Utah	Salt Lake City	1,453,148.48	1,755,639.18	1,633,705.27	1,468,809	1,891,351	1,769,291
University of Utah	Salt Lake City	14,021,695.73	16,474,038.75	15,345,561.92	13,279,315	19,078,676	17,721,796
Utah Central	Salt Lake City	16,605,495.42	20,039,381.52	18,803,368.65	16,077,343	21,319,753	20,007,360
Utah Chiropractors	Salt Lake City	448,621.89	459,135.95	213,853.43	496,384	524,396	321,637
Utah Club Managers Ass'n	Salt Lake City	24,872.65	33,033.81	27,702.56	28,983	33,899	28,451

CREDIT UNION	LOCATION	TOTAL LOANS TO MEMBERS (Dec. 31, 1981)	TOTAL ASSETS (Dec. 31, 1981)	MEMBER SAVINGS (Dec. 31, 1981)	TOTAL LOANS TO MEMBERS (June 30, 1982)	TOTAL ASSETS (June 30, 1982)	MEMBER SAVINGS (June 30, 1982)
					cents omitted		
Utah Construction Employees (Cedar)	Cedar City	193,998.75	203,831,23	166,023.33	Merged into Iron County Educators March 31, 1982		
Utah Copper Employees	Bingham Canyon	6,965,440.72	7,998,174.43	7,251,937.91	6,471,271	8,863,163	8,075,132
Utah County Board of Realtors	Provo	84,724.11	139,724.24	134,872,31	69,737	126,071	117,952
Utah Furniture Association	Salt Lake City	189,576.74	202,633.31	187,743.42	184,556	198,024	176,110
Utah Oil Workers	Salt Lake City	4,630,412.71	6,735,715.20	5,279,842.72	4,477,182	6,575,472	5,200,531
Utah Power and Light	Salt Lake City	7,104,966.85	7,728,424.49	6,618,456.54	7,639,119	8,996,919	7,925,397
Utah Prison Employees	Draper	786,225.57	825,401.87	720,975.47	814,998	859,551	731,218
Utah Retail Grocers	Salt Lake City	1,153,418.70	1,361,285.71	1,227,087.62	1,070,196	1,524,818	1,350,662
Utah Schools for the Deaf and Blind	Ogden	282,644.99	317,824.88	286,995.59	311,327	332,820	301,309
Utah Sportswear Employees	Spanish Fork	15,879.68	20,546.96	16,911.77	10,513	22,858	19,294
Utah State Employees	Salt Lake City	54,439,697.95	80,610,926.85	77,712,805.94	49,939,263	82,507,055	80,722,807
Utah State University	Logan	6,026,362.46	10,933,217.92	9,886,525.83	6,149,313	13,745,861	13,043,957
Utah Technical College	Salt Lake City	101,584.75	105,033.33	88,795.47	105,567	110,046	93,978
Utah Transit	Salt Lake City	161,821.26	188,122.04	142,530.26	182,410	188,052	146,144
Utah Valley	Provo	1,580,114.47	1,785,145.80	1,646,113.42	1,583,273	1,888,814	1,730,472
Utahmo	Salt Lake City	132,523.33	140,848.71	131,261.76	140,923	139,802	117,585
VWR Employees	Salt Lake City	89,033.03	115,496.83	54,008.76	Dissolved June 28, 1982		
Valley West Hospital	West Valley City	182,155.94	197,371.42	139,482.42	194,962	196,811	137,346
Valtek	Springville	75,262.41	80,733.33	51,995.77	91,879	98,743	82,501
WASCO	Heber City	796,260.33	1,063,561.44	968,850.66	728,490	1,240,522	1,139,053
Water and Sanitation Employees	Salt Lake City	200,024.64	248,106.72	218,201.83	217,557	246,490	214,374
Weber School District	Ogden	4,760,482.12	5,485,453.66	4,470,735.83	4,563,911	5,720,270	4,748,100
Western District	East Carbon	1,443,837.83	1,652,087.97	1,523,263.21	1,353,986	1,717,276	1,599,907
Western Steel Employees	Salt Lake City	184,928.54	206,152.31	155,703.94	Dissolved June 30, 1982		
Wholesale Plumbing Supply	Salt Lake City	262,416.84	282,283.28	207,830.97	257,611	270,380	185,670
Wycoff Employees	Salt Lake City	463,120.67	468,937.99	302,289.27	430,059	437,941	290,178
Young Employees	Richfield	116,405.29	222,495.98	207,674.92	126,770	245,225	224,019
GRAND TOTALS		551,511,278.85	850,133,372.98	767,616,826.78	538,623,116	973,568,098	880,115,870

CONSOLIDATED STATEMENT

OF

ANNUAL REPORT OF 204 CREDIT UNIONS

As of December 31, 1981

Assets:		
Cash on hand and in banks		14,024,566.83
Real estate loans to members		26,000,497.44
Personal loans to members		525,510,781.41
All other loan accounts		428,556.47
U. S. Government obligations		26,634,173.77
Federal agency securities		8,459,894.26
Common trust investments (ICU, NIFCU's, etc.)		94,943.02
Shares, deposits & certificates in corporate centrals		73,192,713.20
Shares deposits & certificates in banks, S & L's & MSB's		116,286,872.28
Loans to other credit unions		696,149.17
Shares in Central Liquidity Facility		2,900,581.79
All other investments		9,645,042.28
(less) allowance for investment losses		(283,377.55)
Land & building (less depreciation)		17,783,554.89
Other fixed assets (less depreciation)		6,544,772.96
Utah Share & Deposit Guaranty Corporation		1,778,567.41
All other assets		20,435,083.35
TOTAL ASSETS		850,133,372.98
LIABILITIES:		
Promissory notes		2,187,563.43
Reverse repurchase agreements		6,069,903.31
Other notes/Interest payable		1,299,264.68
Accounts payable		1,507,975.33
Unearned discount		661,341.84
Interest on deposits payable		3,598,295.43
All other liabilities		3,352,549.50
EQUITY/SAVINGS:		
Certificates of deposit	230,411,956.59	
Share/deposit drafts	34,078,839.91	
Shares	503,126,030.28	
TOTAL SAVING/SHARES/DEPOSITS		767,616,826.78
Regular Reserve (Guaranty Fund)		34,329,557.44
Special reserve for bad loans		680,590.96
Investment Valuation reserve		451,415.47
Other reserves		15,111,484.10
Undivided earnings		13,266,604.71
TOTAL LIABILITIES & EQUITY		850,133,372.98
LOAN AND DEPOSIT ACCOUNT INFORMATION:		
Total loans made during the current year		378,345,423.67
Real estate loans made during the current year		3,731,356.39
Amount of loans charged off during the current year		6,616,703.18
Recovery of loans charged off during the current year		485,053.28
Savings accounts - $2,000 or less		164,760,123.26
Savings account - $2,001 or more		602,856,703.52
Total Savings Accounts		767,616,826.78
Certificates classified by type:		
Money Market		134,157,621.09
Jumbo Certificates (larger than $100,000)		40,811,859.88
Other Certificates of deposit		54,760,971.44
Total Certificates of Deposit		229,730,182.41

CONSOLIDATED STATEMENT

OF

SEMI-ANNUAL REPORT OF 195 CREDIT UNIONS

AS OF JUNE 30, 1982

ASSETS:	
Cash on hand and in banks	16,241,808
Real estate loans to members	39,510,520
Personal loans to members	499,112,596
All other loan accounts	774,356
U. S. Government obligations	10,245,412
Federal agency securities	11,450,158
Common trust investments (ICU, NIFCU's, etc.)	72,060
Shares, deposits & certificates in corporate centrals	165,561,434
Shares, deposits & certificates in banks, S & L's & MSB's	167,627,282
Loans to other credit unions	1,853,826
Shares in Central Liquidity Facility	566,235
All other investments	12,294,480
(less) allowance for investment losses	-241,915
Land & building (less depreciation)	26,049,929
Other fixed assets (less depreciation)	8,965,508
Utah Share & Deposit Guaranty Corporation	1,797,143
All other assets	11,687,266
TOTAL ASSETS	973,568,098
LIABILITIES:	
Promissory notes	1,002,438
Reverse repurchase agreements	10,845,875
Other notes/Interest payable	228,340
Accounts payable	5,104,404
Unearned discount	628,219
Interest on deposits payable	7,155,766
All other liabilities	1,703,688
EQUITY/SAVINGS:	
Certificates of deposit	289,788,808
Share/deposit drafts	39,709,874
Shares	550,617,188
TOTAL SAVINGS/SHARES/DEPOSITS	880,115,870
Regular Reserve (Guaranty Fund)	34,029,825
Special Reserve for Bad Loans	970,466
Investment Valuation Reserve	432,116
Other reserves	15,631,620
Undivided Earnings	15,719,471
TOTAL LIABILITIES & EQUITY	973,568,098

SUPERVISED LENDERS

SUPERVISED LENDERS ADDITIONAL LOCATIONS - June 30, 1982 _ _ _ _ _ _ _ _ 58

SUPERVISED LENDERS ADDITIONAL LOCATIONS - June 30, 1981 _ _ _ _ _ _ _ _ 57

ADDITIONAL LOCATIONS APPROVED

Name of Additional Locations	Location	Date
Dial Finance Co. of Utah	Murray	11-6-81
" " " " "	Logan	11-6-81

ADDITIONAL LOCATIONS SURRENDERED

Associates Financial Services Co. of Utah		
1256 South State	Orem	10-9-81
Avco Financial Services of Utah, Inc		
3975 Highland Drive	Salt Lake City	6-11-82
310 South State	Clearfield	7-15-81
7100 South Redwood Road	West Jordan	7-15-81
Barkleys American Financial		
27 West 3300 South	Salt Lake City	9-28-81
Beneficial Finance Co. of Utah		
2063 East 9400 South	Sandy	11-16-81
Blazer Financial Services Inc.		
1076 East 2100 South	Salt Lake City	2-26-82
Fidelity Financial Services		
73 South State	Clearfield	7-10-81
95 South Main	Brigham City	12-3-81
2880 South Main	Salt Lake City	7-10-81
2899 West 3500 South	West Valley	5-1-82
General Finance Corporation of Utah		
3544 South 2700 West	Granger	7-1-81
Household Finance Corporation		
58 West Center	Logan	7-1-81
3601C 180 South 2700 West	Granger	9-23-81
Lockhart Finance Co.		
2651 Washington Blvd.	Ogden	2-23-82
#1 Main Street, Suite 2	Cedar City	2-23-82
Security Pacific Finance Corp.		
111 West 7200 South	Midvale	8-10-81
West Beneficial Finance, Inc.		
83 East 1400 North	Logan	6-9-82
56 East Main	American Fork	7-1-81
41 West 300 North	Provo	4-13-82

LICENSES APPROVED

Chase Manhattan of Utah	Salt Lake City	10-22-81

LICENSES SURRENDERED

Plaza Financial Services	Sandy	10-20-81
Lake City Loan Co. dba Fireside Financial Services	Orem	6-28-82
Security Pacific Finance Corporation		
470 North University Avenue	Provo	11-10-81
VIP Financial Services	West Jordan	4-21-82
GEICO Financial Services Co.	Salt Lake City	7-10-81

CHANGE OF NAME

Guardian Mortgage Corp. of Ogden, changed name to:		
Lincoln Mortgage Corp.	Logan	2-9-82

CHANGE OF LOCATION

	From	To	
Dial Finance Co. of Utah	Provo	Orem	10-26-81
Olympic Finance Co.	Orem	Pleasant Grove	10-27-81
Personal Finance	American Fork	Pleasant Grove	
West Beneficial Finance	Brigham City	Logan	8-3-81

CHAPTER XI BANKRUPTCY

Grove Finance Company	Pleasant Grove
West America Credit	Salt Lake City

PURCHASES

Dial Finance Company of Utah purchased all offices of General Finance Corporation of Utah, 11-6-81.

SUPERVISED LENDERS
June 30, 1982

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
Aetna Finance Company	Salt Lake City	Salt Lake	1969	Thomas E. Wilshire	John E. Thomas	Norman Appleman
7143 South State	Midvale					
2270 Washington Blvd.	Ogden					
Associates Financial Services Company of Utah, Inc.	South Salt Lake	Salt Lake	1969	A. J. Dellavechia	T. A. Landis	J. F. Hughes
110 North Main Street	Cedar City					
3867 West 3500 South	West Valley City					
125 East 6100 South	Murray					
Avco Financial Services	Sandy	Salt Lake	1973	T. M. Cumming	Phillip J. Cullen	Gary L. Fite
337 West 3500 South	West Valley City					
45 East 3rd North	Provo					
Barclays American/Financial	West Valley City	Salt Lake	1979	W. T. Gwennap	W. C. Tyser Jr.	L. H. Lilien
1733 West Carriage Square	West Valley City					
25 Harrisville Road	Ogden					
Beneficial Finance Co. of Utah	Sandy	Salt Lake	1969	Forrest B. Kinney	Deborah E. Tuxward	Elizabeth Dawson
6594 South State Street	Midvale					
1613 West 7800 South	West Jordan					
Blazer Financial Services, Inc.	Salt Lake City	Salt Lake	1974	M. M. Pappas	Gary M. Smith	B. J. Antenberg
21 Federal Avenue	Logan					
4900 S. Redwood Road, Suite C	Salt Lake City					
2468 Washington Blvd.	Ogden					
320 West Center	Provo					
17 South Main Street	Tooele					
C & M Loan Company, Inc.	Manti	Sanpete	1977	Cecil J. Cox	Phyllis O. Cox	Melva D. Cox
C. I. T. Financial Services, Inc.	Salt Lake City	Salt Lake	1969	E. W. May	G. G. Baxter III	M. A. Perillo
7893 South Redwood Road	West Jordan					
Chase Manhattan of Utah	Salt Lake City	Salt Lake	1981	Robert Kettenmann	Michael E. Carlson	Robert Kirland
City Finance Co. of Oklahoma, Inc.	Salt Lake City	Salt Lake	1981	R. W. Smith	John R. Walker	John R. Walker
Citicorp Person-to-Person Financial Center	Salt Lake City	Salt Lake	1974	Barry C. Burkholder	George Poland	Robert Williams
1178 Brickyard Road	Salt Lake City					
10 West First South	Salt Lake City					
University Mall C-52	Orem					
2465 Washington Blvd.	Ogden					
3601 South 2700 West	West Valley City					
235 East 6100 South	Murray					
Deamer Loans of Ogden, Inc.	Ogden	Weber	1969	M. J. Deamer	Jody Deamer	Shelly Waters

Supervised Lenders - Page 2

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
Dial Financial Corporation, dba Dial Finance Company	Ogden	Weber	1969	Richard J. Brinkman	Alfred Z. Winick	Dennis E. Young
2542 Washington Blvd.	Ogden					
Dial Finance Company of Utah	Salt Lake City	Salt Lake	1974	William F. Kramer	Robert W. Bettle	Dennis E. Young
273 West 500 South - Store 19	Bountiful					
312 North Main	Logan					
6053 South State	Murray					
180 West 36th Street	Ogden					
Grand Central Plaza 1300 South	Orem					
1941 South 11th East	Salt Lake City					
Duce Finance and Loan	Salt Lake City	Salt Lake	1969	George S. Malouf Jr. and Kristeen Allem, Partnership		
3650 South State	Salt Lake City					
FMA Leasing Company	Salt Lake City	Salt Lake	1976	John H. Firmage, Jr.	Gean M. Thorpe	Richard C. Emery
Fidelity Financial Services	Salt Lake City	Salt Lake	1965	F. A. Stang	Roger Stockmo	Roger Stockmo
1864 South State	Salt Lake City					
2957 Washington Blvd.	Ogden					
135 West Main Street	Price					
41 East 2nd North	Provo					
Finance America Corporation	Orem	Utah	1977	E. F. Rabenold	C. J. Eby	P. Gupta
341 East 1300 South						
First Surety Finance of Utah	Salt Lake City	Salt Lake	1969	Aline R. Burton	Jacob Burton, Jr.	Jacob Burton Jr.
911 South State						
First Western Security	Salt Lake City	Salt Lake	1975	Brian C. Swinton	Frank E. Moss, Jr.	Frank E. Moss, Jr.
200 North Main						
Ford Motor Credit Company	Salt Lake City	Salt Lake	1969	K. Whipple	H. D. Smith	W. F. Blood
535 East 4500 South						
GECC Financial Services	Salt Lake City	Salt Lake	1977	N. L. Chamberlain		D. B. Greenwood
1935 South Main						
360 South Fort Lane Blvd. #106	Layton					
General Acceptance Corporation	Cedar City	Iron	1969	John H. Froyd	James H. Froyd	Margaret Hamilton
86 West Center						
George Finance Co.	Salt Lake City	Salt Lake	1969	Partnership: Mitchell M. George and Nada C. George		
Guild Mortgage Co.	Layton	Davis	1980	James M. Kimmey	Theodore Kaplan	Joseph E. Gistaro
Helper Insurance & Loan, Inc.	Helper	Carbon	1969	R. L. Farrell		
19 North Main						
Household Finance Corporation	Salt Lake City	Salt Lake	1969	W. D. Hendry	J. D. Pinkerton	R. K. Strasser
277 South Main	Salt Lake City					
2514 Washington Blvd.	Ogden					
132 West Center Street	Provo					

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
Larsen Financial Services, Inc. 2651 Washington Blvd.	Ogden	Weber	1976	Richard B. Larsen	Lillian Oblock	Richard B. Larsen
Lenders Finance Company, Inc. 128 North Main	Kaysville	Davis	1977	Dell J. Larkin	Dorothy G. Larkin	Dorothy G. Larkin
Lincoln Mortgage Corp. 708 South Main	Logan	Cache	1975	Hoyt F. K. Kelley	Charles R. Kelley	Charles R. Kelley
Lyons Financial Services, Inc. 247 East Center	Provo	Utah	1977	Gary M. Lyons	DeEtte Lyons	DeEtte Lyons
Midland Financial Services 3353 South Main	Salt Lake City	Salt Lake	1977	Lynn G. Westlund	Carolyn S. Westlund	
Model Finance, dba Model Finance of South Ogden	Ogden	Weber	1969	Partnership:	J. P. Kenny	H. M. Kenny
William J. Welsh, Jr., dba Motor Credit Co. 37 East Main Street	Price	Carbon	1969	Wm. J. Welsh, Jr. (Owner)	June L. Bell (Manager)	
Nebo Financial Services 25 North Main	Spanish Fork	Utah	1976	Michael Erickson	Marilyn Erickson	Marilyn Erickson
North Ogden Loan Co. 411 Washington Blvd.	Ogden	Weber	1969	M. J. Deamer	Jody Deamer	Shelly Waters
Olympic Finance Co. 140 South Main	Pleasant Grove	Utah	1974	R. E. Fox	Dee Fox	Ronald Fox
Personal Finance Corporation	Pleasant Grove	Utah	1969	W. LaMonte Robison (Trustee)		
Pioneer Financial Services	Ogden	Weber	1973	Gary S. Harris	Gary Nuffer	
Reese Finance Company	Salt Lake City	Salt Lake	1973	Dale L. Reese	Marian Reese	Marilee Reese
Richards Finance	Salt Lake City	Salt Lake	1969	Vernon L. Richards	Beulah Richards	Vernon L. Richards
Siegel Mobile Home Group, Inc. dba Siegel Financial Services and Mobile Home Acceptance Corporation	Salt Lake City	Salt Lake	1969	Dan Siegel	Gayle H. Luth	Gayle H. Luth
Sunset Loan Company	Ogden	Weber	1969	M. J. Deamer	Shelley D. Waters	Shelly D. Waters
Terrace Loan Company	Ogden	Weber	1969	M. J. Deamer	Jody Deamer	Shelly D. Waters
TransAmerica Financial Services	Salt Lake City	Salt Lake	1969	F. E. Sennott	W. F. Robinson	R. A. Christie
2075 South 7th East	Salt Lake City					
525 South State Street	Clearfield					
1213 North Main Street	Logan					
253 East Main Street	Price					
1455 South State Street	Orem					
3624 South 2700 West	West Valley City					

Supervised Lenders - Page 4

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
Vermillion Finance Co., Inc.	Kanab	Kane	1976	John O. Vaughn	George L. Bunting	LaDell K. Alvey
Wasatch Industrial Loan Corporation	Heber	Wasatch	1969	Gordon Mendenhall	Paul K. Mendenhall	Paul K. Mendenhall
West Beneficial Finance, Inc.	West Valley City	Salt Lake	1970	Robert E. Styles	Deborah Tuxward	Elizabeth Dawson
5446 South 9th East	Murray					
3365 Washington Blvd.	Ogden					
Space A-3,Castle Rock Square	Price					
908 South State Street	Orem					
517 West 2600 South	Bountiful					
J. Owen Yeates	Logan	Cache	1977	J. Owen Yeates (Owner)		

SUPERVISED LENDERS
ANNUAL REPORT
to the
Commissioner of Financial Institutions
State of Utah

	50 Supervised Lenders Reporting * DECEMBER 31, 1980	49 Supervised Lenders Reporting * DECEMBER 31, 1981
ASSETS:		
Gross Receivables	384,570,288	410,510,177
Less: Unearned discount	113,487,904	137,268,804
Total net receivables	271,082,384	273,241,373
Less: Reserve for bad debts	8,182,449	7,852,394
Adjusted net receivables	262,899,935	265,388,978
Cash on hand and in banks	1,497,756	1,725,228
Real estate (less depreciation)	7,955,406	3,571,075
Furniture, fixtures & equipment (less depreciation)	1,162,058	2,589,931
Deferred charges	2,652,944	1,007,317
Head office clearings	10,211,299	(9,398,967)
Other assets	6,782,662	10,557,103
TOTAL ASSETS	293,162,060	275,440,666
LIABILITIES AND CAPITAL		
Accounts and notes payable:		
Banks	12,633,654	5,752,726
Due Parent Company or Affiliate	169,634,452	145,215,568
Long term accounts and notes	2,360,629	9,576,646
Other Liabilities:		
Accrued expense	2,666,417	(837,470)
Dealers reserve	2,661,785	2,690,757
Other	7,820,865	5,195,240
Net Worth (if individual or partnership)	898,949	1,023,562
Capital Stock (if corporation)	66,673,458	73,933,863
Surplus	26,015,944	31,619,131
Undivided profits	1,795,907	1,270,641
Reserve for contingencies	-0-	-0-
TOTAL LIABILITIES AND CAPITAL	293,162,060	275,440,666
Number of Direct Loans	38,982	19,641
Number of Purchased Contracts and Notes	37,571	25,967

*Due to rounding columns may not total.

SUPERVISED LENDERS
STATEMENT OF INCOME AND EXPENSE

	50 Supervised Lenders Reporting * DECEMBER 31, 1980	49 Supervised Lenders Reporting * DECEMBER 31, 1981
INCOME		
Current operating income:		
Interest and dividends on securities	1,774,939	2,686,165
Charges collected and/or earned	47,491,502	48,459,110
Insurance commission earned	510,931	548,390
Other Income	3,797,801	3,798,461
Gross operating income	53,575,174	55,492,130
EXPENSE		
Salaries, wages, & fees	7,431,423	6,553,572
Taxes (other than income)	515,950	442,937
Depreciation on buildings, furniture, fixtures and equipment	625,490	504,407
Losses - charge-offs, and transfer to valuation reserve:		
On Securities	389,812	8,230
On Loans	7,608,633	5,843,311
Other	7,572	25,280
Other operating expense	10,928,219	10,138,333
Total expense (before interest and Federal and State Income Taxes)	27,507,097	23,516,070
Net operating income (before interest and Federal and State Income Taxes)	26,068,077	31,976,060
Interest paid	30,090,279	35,803,191
Net Income (before Federal & State Income Taxes)	(4,022,202)	(3,827,131)
Federal and State Income Taxes	1,472,515	3,301,945
Net income (before dividends)	(2,549,687)	(7,129,076)
Interest and dividends paid on capital	232,748	-0-
Net income after dividends	(2,782,435)	(7,129,076)

* Due to rounding columns may not total.

Registered Regulated Lenders as of

December 31, 1981

Total 1,889

FINANCIAL INSTITUTION HOLDING COMPANIES
as of Dec. 31, 1981

A.I.D. Financial Corporation	Salt Lake City, Utah
Beehive Financial Corporation	Salt Lake City, Utah
Commerce Financial	Salt Lake City, Utah
Copper State Financial Corporation	Salt Lake City, Utah
FMA Financial Corporation	Salt Lake City, Utah
First Cottonwood Financial Corporation	Salt Lake City, Utah
Home Credit Corporation	Salt Lake City, Utah
Household International, Inc.	Salt Lake City, Utah
Interlake Company	Salt Lake City, Utah
M.F.T. Financial, Inc.	Salt Lake City, Utah
Robert B. Swaner Company	Salt Lake City, Utah

UTAH BUSINESS DEVELOPMENT CORPORATIONS

The following companies have filed under the Utah Business Development Corporation Act:

American Fork Business Development Corporation, American Fork
5-17-68

Utah Business Development Corporation
7-1-68

EXEMPTED ISSUERS OF TRAVELERS CHECKS
as of June 30, 1982

American Express Company	New York, New York
Travelers Express Company	Minneapolis, Minnesota

Appropriation Number 6810
Approval Number 8100207